# Poverty Profile, 1980 - 1990

A Report by the
National Council of Welfare

Autumn 1992

Canada

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# INTRODUCTION

Poverty Profile, 1980-1990 is the latest in a series of reports by the National Council of Welfare on poverty in Canada. It includes numerous national statistics for 1990 and poverty trends from 1980 through 1990. In some cases, there is detailed information for individual provinces as well.

This report is the first of its kind to include information about the depth of poverty - that is, how far the incomes of poor people fall beneath the poverty line. There is information about the average incomes of poor people and their main sources of income. One chapter focuses on four groups of special concern to the National Council of Welfare: the "working poor," children, seniors and women.

This profile, like its predecessors, is an analysis of factual material collected by Statistics Canada. It shows which groups of Canadians are poor, but it does not dwell on the causes of their poverty. Sometimes the reasons for poverty are obvious - the loss of a job, the loss of a spouse or the loss of good health are among the most common. In other cases, the causes of poverty are more difficult to determine.

Similarly, this report is not a blueprint for eliminating poverty in Canada, and it contains no specific recommendations as such. Over the years, the National Council of Welfare has published many other reports full of proposals for combating poverty. Among them are Welfare in Canada: The Tangled Safety Net, Women and Poverty Revisited, Pension Reform and Fighting Child Poverty.

Finally, the data on poverty gathered by Statistics Canada provide only a snapshot of poverty in any given year. They do not tell us how many people may find themselves living in poverty at some time in their lives, and they do not indicate how long poor people are likely to remain poor. There is relatively little reliable information on the duration of poverty in Canada, but a recent study by the Economic Council of Canada estimated that as many as one of every three Canadians will be poor sometime during their working lives and that poverty can be either transitory or persistent depending on individual circumstances.[1]

Despite all these limitations, the National Council of Welfare believes that Poverty Profile, 1980-1990 will shed additional light on a subject that should be close to the hearts of Canadians. Nearly one of every seven Canadians was poor at last count, and many more have personal knowledge of poverty because of the hardships facing friends, neighbours or relatives who were poor.

Unfortunately, myths and stereotypes about poverty and poor people are deeply rooted in our society. It is our hope that this report will help dispel these misconceptions and bring policy-makers and ordinary Canadians alike to a better understanding of the men, women and children who live on the lowest rungs of the economic ladder - often for reasons well beyond their control.

## METHODOLOGY AND DEFINITIONS

Every year, Statistics Canada conducts a household survey known as the Survey of Consumer Finances to obtain information on the distribution of income and the nature and extent of poverty in Canada. The survey on which this report is based, conducted in April of 1991, sampled 42,986 private households from all parts of the country except for Yukon, the Northwest Territories, Indian reserves, and institutions such as prisons, mental hospitals, and homes for the elderly. The study looked at incomes for the 1990 calendar year.

The results of the survey were published by Statistics Canada under the title Income Distributions by Size in Canada, 1990. That publication and a companion booklet entitled Low Income Persons, 1980-1990 are major sources for this report. Statistics Canada also provided previously unpublished data to the National Council of Welfare. We are grateful for the assistance provided by officials of the bureau, especially Kevin Bishop of the Income and Housing Surveys Section. The analysis and interpretation of the data, however, is the responsibility of the National Council of Welfare, not Statistics Canada.

Information about poverty is obtained by comparing the survey data with the low income cut-offs of Statistics Canada. The cut-offs represent levels of gross income where people spend disproportionate amounts of money for food, shelter and clothing. The bureau has decided over the years - somewhat arbitrarily - that 20 percentage points is a reasonable measure of the additional burden. The average Canadian family spent 36.2 percent of gross income on food, shelter and clothing according to the most recent data on spending patterns, so it was assumed that low-income Canadians spent 56.2 percent or more on the necessities of life.

The low income cut-offs vary by the size of the family unit and the population of the area of residence. There are seven categories of family size, from one person to seven or more persons, and five community sizes ranging from rural areas to cities with 500,000 or more residents. The result is a set of 35 cut-offs. The cut-offs are updated annually by Statistics Canada using the Consumer Price Index.

The cut-offs used in this report for the year 1990 are technically known as the 1986 base cut-offs, because of the year in which spending on food, shelter and clothing was last surveyed.

The entire set of 35 cut-offs for 1990 appears below as Table 1. Comparable cut-offs for 1991 and the National Council of Welfare's estimates of the cut-offs for 1992 appear in the appendix of this report.

**TABLE 1**

**STATISTICS CANADA'S LOW INCOME CUT-OFFS (1986 BASE) FOR 1990**

| Family Size | Community Size | | | | |
|---|---|---|---|---|---|
| | Cities of 500,000+ | 100,000-499,999 | 30,000-99,999 | Less than 30,000 | Rural Areas |
| 1 | $ 14,155 | $ 12,433 | $ 12,146 | $ 11,072 | $ 9,637 |
| 2 | 19,187 | 16,854 | 16,464 | 15,008 | 13,064 |
| 3 | 24,389 | 21,421 | 20,926 | 19,076 | 16,605 |
| 4 | 28,081 | 24,662 | 24,094 | 21,964 | 19,117 |
| 5 | 30,680 | 26,946 | 26,324 | 23,997 | 20,887 |
| 6 | 33,303 | 29,248 | 28,573 | 26,047 | 22,672 |
| 7+ | 35,818 | 31,460 | 30,734 | 28,017 | 24,385 |

Previous editions of Poverty Profile used 1978 base low income cut-offs, which were based on spending patterns from 1978. Readers are cautioned that the statistics in this report using the 1986 base cut-offs differ slightly from reports using the 1978 base cut-offs.[2]

The National Council of Welfare, like many other social policy groups, regards the low income cut-offs as poverty lines and uses the term poor and low-income interchangeably. Statistics Canada takes pains to avoid references to poverty. It says the cut-offs have no official status, and it does not promote their use as poverty lines.

Regardless of the terminology, the cut-offs are a useful tool for defining and analyzing the significantly large portion of the Canadian population with low incomes. They are not the

only measures of poverty used in Canada, but they are the most widely accepted and are roughly comparable to most alternative measures.

Poverty statistics are often broken down according to families and unattached individuals. The survey which gathered the data defined a family as "a group of individuals sharing a common dwelling unit and related by blood, marriage or adoption." Most of the data in this report is expressed in terms of families rather than the number of people in family units. An unattached individual is defined as a "person living alone or in a household where he/she is not related to other household members."

A poor or low-income family has an income below the poverty line, while a "non-poor" family has an income above the poverty line. The same applies for unattached individuals.

Poverty rates compare the number of poor persons, families or unattached individuals in a particular category to all the persons, families or unattached individuals in the same category. For example, there were an estimated 255,000 poor families with children under 18 headed by a female single parent under age 65 in 1990. The estimated total number of families with children under 18 headed by a female single parent under 65 was 421,000. The poverty rate was 255,000 divided by 421,000 or 60.6 percent.

Sometimes, the terms incidence of poverty or risk of poverty are used instead of the poverty rate. The meaning of all three terms is the same.

Income refers to money income reported by all family members 15 years or older and includes gross wages and salaries, net income from self-employment, investment income, government transfer payments (for example, family allowances, the child tax credit, old age security, and provincial tax credits), pensions, and miscellaneous income (scholarships and child support payments, for example). The definition of income excludes gambling wins or losses, capital gains or losses, receipts from the sale of property or personal belongings, income tax refunds, loans received or repaid, lump sum settlements of insurance policies, and income in kind.

Some sections of this report refer to earnings rather than income. Earnings means gross wages and salaries and net income from self-employment.

## A BIRD'S EYE VIEW, 1980-1990

Hopes for continued progress against poverty were blunted during the 'eighties by economic and financial difficulties. The recession of 1981-1982 was the worst economic downturn in half a century, and its effects lingered on for years afterward. Poverty rates peaked in 1983 and 1984 and declined slowly through 1989, only to rise again in 1990 as Canada entered another recession.

Meanwhile, governments found themselves facing huge deficits and accumulated public debts. Cutting programs to save money was a common response, and that threatened to compromise Canada's social safety nets at a time when they were sorely needed. Medicare, education, welfare, unemployment insurance, day care, programs for seniors, child benefits, and other social programs all were subjected to restraints of one kind or another. Improvements in social programs were few and far between.

Tough economic times and the reluctance of governments to spend more money to ease the pain of tough times explain in large part the very limited progress against poverty. When the decade opened, the overall individual poverty rate was 15.3 percent. In 1990, after both ups and downs, it was 14.6 percent.

This chapter shows major national trends in poverty from 1980 to 1990 using two types of measures. One looks at Canadians as individuals, the other as members of families or as unattached people living outside families.

### Poverty Trends for Individual Canadians

One type of poverty statistics published by Statistics Canada gives the number of poor people and the poverty rates for people as individuals, as in Table 2 on the next page. At the beginning of the decade, the number of people living in poverty was just over 3.6 million and the poverty rate was 15.3 percent. Both the number of poor people and the poverty rate rose through 1983, declined slowly through 1989, and rose in 1990. Although the number of poor

people was higher in 1990 than in 1980, the poverty rate was slightly lower due to the growth in the population that took place during the 'eighties.

**TABLE 2**

**POVERTY TRENDS, ALL PERSONS**

| | Number of Persons Living in Poverty | Poverty Rate |
|---|---|---|
| 1980 | 3,624,000 | 15.3% |
| 1981 | 3,643,000 | 15.3% |
| 1982 | 3,951,000 | 16.4% |
| 1983 | 4,406,000 | 18.2% |
| 1984 | 4,397,000 | 18.1% |
| 1985 | 4,170,000 | 17.0% |
| 1986 | 3,976,000 | 16.0% |
| 1987 | 3,912,000 | 15.6% |
| 1988 | 3,744,000 | 14.8% |
| 1989 | 3,487,000 | 13.6% |
| 1990 | 3,821,000 | 14.6% |

Many of the other poverty statistics during the 'eighties follow the same general pattern as the figures for all persons. Child poverty, for example, increased in the early part of the decade, as shown in Table 3 on the next page. In the peak year of 1984, well over 1.2 million children under the age of 18 were living in poverty and the child poverty rate was 19.6 percent - one of every five children was poor. The figures declined through 1989 and increased in 1990.

Additional information on child poverty by family type and child poverty statistics by province appear later in this report.

**TABLE 3**

**POVERTY TRENDS, CHILDREN UNDER 18**

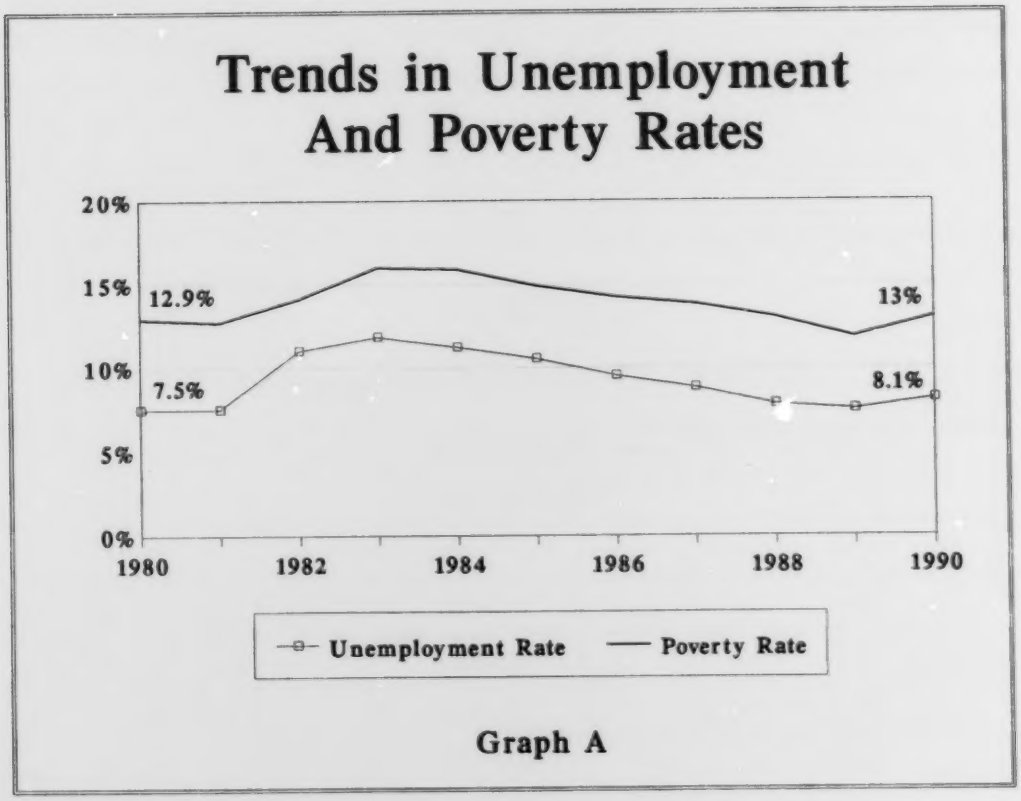
| | Number of Children Under 18 Living in Poverty | Poverty Rate |
|---|---|---|
| 1980 | 984,000 | 14.9% |
| 1981 | 998,000 | 15.2% |
| 1982 | 1,155,000 | 17.8% |
| 1983 | 1,221,000 | 19.0% |
| 1984 | 1,253,000 | 19.6% |
| 1985 | 1,165,000 | 18.3% |
| 1986 | 1,086,000 | 17.0% |
| 1987 | 1,057,000 | 16.6% |
| 1988 | 987,000 | 15.4% |
| 1989 | 934,000 | 14.5% |
| 1990 | 1,105,000 | 16.9% |

Statistics Canada publishes figures on child poverty for children under 16 as well as children under 18, but the National Council of Welfare has decided to use the category children under 18. It is in line with the age of majority in Canada and the normal Canadian practice that young people remain at home at least until they leave high school.

Children are poor because their parents are poor, and one of the main reasons for poverty among parents is a lack of good jobs. It should come as no surprise that the poverty rates for adults under age 65 tend to move up and down with changes in the unemployment rate.

Unemployment was relatively high throughout the 'eighties, and it was pushed even higher by the recessions. Graph A plots the average annual unemployment rate for people 15 and older against the poverty rate for people between the ages of 16 and 65, the group most

likely to be in the paid labour force. As the percentage of unemployed people in the work force rose and fell, so did the percentage of adults under 65 living in poverty. In 1980, the unemployment rate was 7.5 percent and the poverty rate for people 16 to 65 was 12.9 percent. In 1990, the unemployment rate was 8.1 percent and the corresponding poverty rate was 13 percent.




Graph A

One group that is largely immune from high unemployment rates is seniors, because most of them are not in the paid labour force. The poverty rates for people 65 and older are more a reflection of the health of public and private pension programs than the health of the economy.

Pensions have improved tremendously during the last generation, and this is reflected in poverty rates and numbers for the elderly that have fallen more or less steadily since the first poverty statistics were published in Canada in 1969. Most of the improvements in pension plans

that actually came into effect during the 'eighties were relatively small. Nonetheless, the pension system continued to mature. Many of the people who retired in the 'eighties were contributors to the Canada and Quebec Pension Plans from the beginning of the plans in 1966 and retired with more pension income than the previous generation of seniors. Some seniors were lucky enough to have income from occupational pension plans as well.

Overall, the number of seniors living in poverty declined from 731,000 to 554,000 between 1980 and 1990, and the poverty rate fell from 33.6 percent to 19.3 percent. Unattached seniors, especially widows, still face a very high risk of poverty, however, as we shall see later in this report.

**TABLE 4**

**POVERTY TRENDS, PEOPLE 65 AND OLDER**

| | Number of Seniors Living in Poverty | Poverty Rate |
|---|---|---|
| 1980 | 731,000 | 33.6% |
| 1981 | 733,000 | 33.0% |
| 1982 | 648,000 | 28.5% |
| 1983 | 719,000 | 30.9% |
| 1984 | 669,000 | 27.9% |
| 1985 | 669,000 | 27.0% |
| 1986 | 637,000 | 24.9% |
| 1987 | 627,000 | 23.8% |
| 1988 | 634,000 | 23.4% |
| 1989 | 599,000 | 21.4% |
| 1990 | 554,000 | 19.3% |

**Poverty Trends for Families and Unattached Individuals**

The poverty statistics for persons as individuals give a good overview of poverty, but they tend to blur many significant differences. It is often more useful to look at poor Canadians in groups rather than as individuals.

Table 5 shows poverty trends for families and unattached individuals, the two main categories used in poverty statistics. What is most striking is the huge difference in poverty rates. Throughout the 'eighties, the rates for unattached people were roughly three times as high as the rates for families.

**TABLE 5**

**POVERTY TRENDS, FAMILIES AND UNATTACHED INDIVIDUALS**

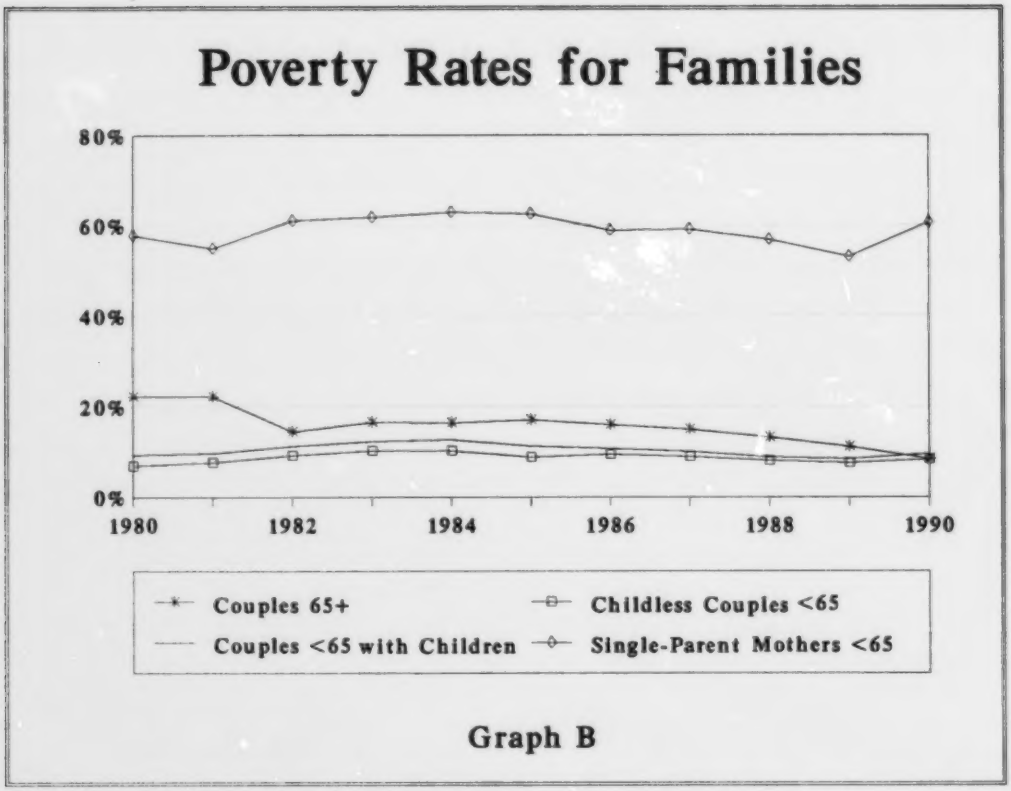
| | Families | | Unattached Individuals | |
|---|---|---|---|---|
| | Number of Poor Families | Poverty Rate | Number of Poor Unattached | Poverty Rate |
| 1980 | 830,000 | 13.2% | 1,013,000 | 41.4% |
| 1981 | 832,000 | 13.0% | 1,010,000 | 40.3% |
| 1982 | 905,000 | 14.0% | 1,034,000 | 40.2% |
| 1983 | 1,007,000 | 15.3% | 1,183,000 | 44.9% |
| 1984 | 1,032,000 | 15.6% | 1,118,000 | 41.3% |
| 1985 | 963,000 | 14.3% | 1,136,000 | 40.8% |
| 1986 | 924,000 | 13.6% | 1,112,000 | 38.3% |
| 1987 | 895,000 | 13.1% | 1,137,000 | 37.5% |
| 1988 | 851,000 | 12.2% | 1,172,000 | 37.7% |
| 1989 | 786,000 | 11.1% | 1,100,000 | 34.4% |
| 1990 | 874,000 | 12.1% | 1,123,000 | 34.1% |

The number of poor families and the poverty rate for families went up in the aftermath of the recession of 1981-1982 and were on the rise again in 1990 as Canada entered another recession. The figures for unattached individuals also peaked following the first recession, but the downward trend in the latter part of the decade appeared stronger than the trend for families. The poverty rate for unattached individuals actually declined a bit in 1990 to 34.1 percent and was well below the comparable 1980 rate of 41.4 percent.

An even better view of poverty comes by breaking down families and unattached individuals into their major subcategories - which we call family types for want of a better term. The four subcategories of families are married couples where the head of the family is 65 and older; married couples under 65 with children under 18; married couples under 65 without children under 18; and single-parent mothers under 65 with children under 18. Altogether, these four subcategories account for 83 percent of all poor families. The other 17 percent is made up of less common family types such as married couples living with children who are all 18 or older, single-parent fathers and their children, and brothers and sisters who live together. The four subcategories of unattached individuals are unattached men under 65, unattached men 65 and older, unattached women under 65, and unattached women 65 and older. These four subcategories account for 100 percent of unattached individuals.

One reason that families have poverty rates that are consistently much lower than unattached individuals is they often have a second family member in the paid labour force. The percentage of younger married couples with both spouses in the work force has grown dramatically during the last generation, and two-earner couples now far outnumber one-earner couples. Many older families are couples where both spouses had careers outside the home and where both get pension benefits aside from the federal government's old age security pension.

The importance of a second wage-earner or second source of pension income becomes obvious from the poverty statistics for the four subcategories of families in Graph B. The poverty rates for married couples regardless of the age of the spouses or the presence of children at home were relatively low during the 'eighties. In 1990, the poverty rate for married couples 65 and older was 8.5 percent, the rate for couples under 65 with children under 18 was 9.6 percent, and the rate for couples under 65 without children was 8.3 percent. Meanwhile, the poverty rates for families led by single-parent mothers under 65 with children under 18 were incredibly high. In 1990, 60.6 percent were poor.[3]

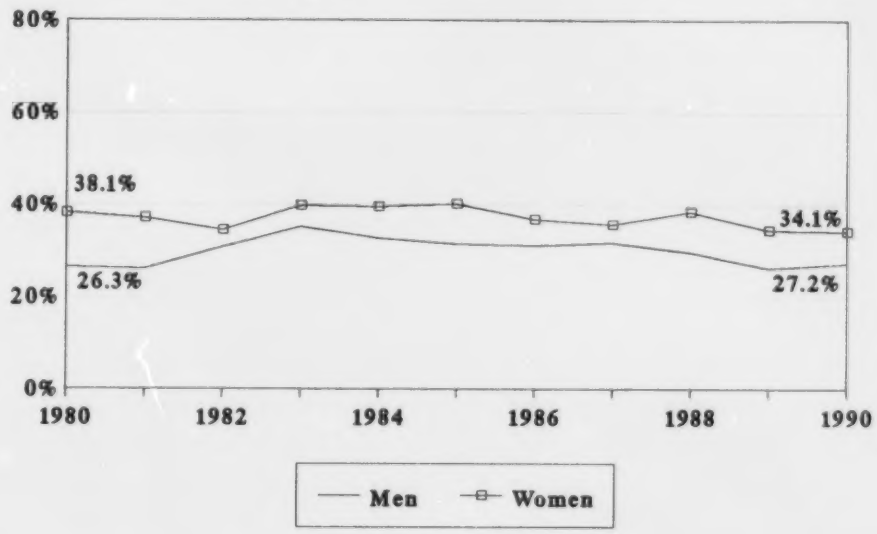



**Graph B**

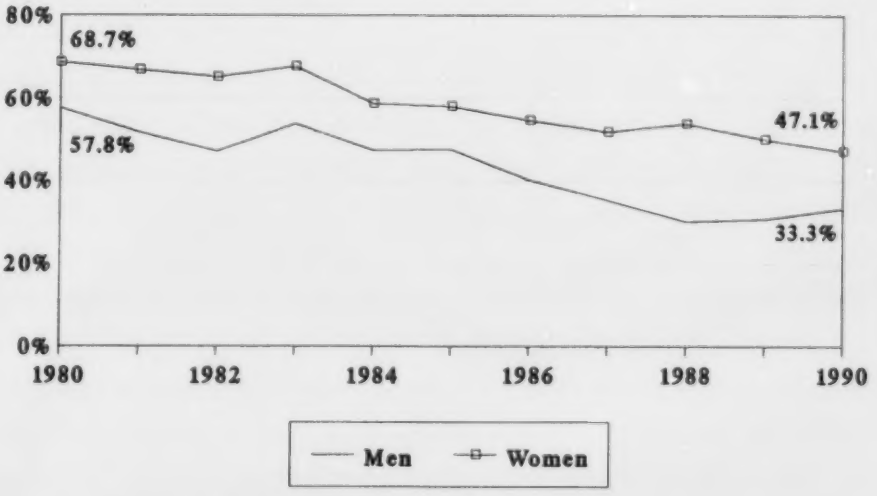
Poverty rates for unattached people vary greatly within the four subcategories based on sex and age. All four subcategories have rates that are significantly higher than the rates for married couples, although none of the recent figures is anywhere near the rate for families led by single-parent mothers.

Trends in poverty among unattached men and women under 65 and those 65 and older are shown in Graph C. In general, the poverty rates for unattached people under 65 tended to rise and fall with unemployment rates, while the rates for older unattached people fell more or less steadily during the 'eighties. In both groups, the poverty rates were noticeably higher for women than men.

## Poverty Rates for Unattached People Under 65




## Poverty Rates for Unattached People 65 and Older




Graph C

For unattached people under 65, the gap between the poverty rates for women and men narrowed from time to time. At the beginning of the decade, the rate for women was 38.1 percent and the rate for men 26.3 percent - a difference of nearly 12 percentage points. The gap was less than four percentage points in 1982 and 1987. In 1990, the poverty rates were 34.1 percent for women and 27.2 percent for men - a difference of nearly seven points.

Among seniors, unattached women still have a much higher risk of poverty than unattached men, even though both rates fell during the 'eighties. The rate for women went from 68.7 percent in 1980 to 47.1 percent in 1990, while the rate for men dropped from 57.8 percent to 33.3 percent. The gap between the sexes was 10.8 percentage points in 1980 and 13.8 points in 1990. The smallest gap was 10.4 percentage points in 1985 and the largest was 23.9 points in 1988.

## VIEW FROM THE PROVINCES

Unemployment rates, the adequacy of pension programs, and family type are major determinants of poverty in all parts of Canada, but there are important differences from province to province. Table 6 gives the 1990 provincial poverty statistics for families, unattached individuals, and all persons. Even a quick glance at the table is enough to see substantial variations. For families, the poverty rates ranged from a low of 9.8 percent in Ontario to a high of 14.5 percent in Quebec. The range for unattached individuals was even greater, from 27.6 percent in Nova Scotia to 44 percent in Quebec. Poverty rates for all persons went from 11.7 percent in Ontario to 18 percent in Quebec.

**TABLE 6**

**POVERTY BY PROVINCE, 1990**

| | Families | | Unattached Individuals | | All Persons | |
|---|---|---|---|---|---|---|
| | Number of Poor Families | Poverty Rate | Number of Poor Unattached | Poverty Rate | Number of Poor Persons | Poverty Rate |
| Newfoundland | 21,000 | 14.3% | 13,000 | 38.9% | 88,000 | 15.6% |
| Prince Edward Island | 3,000 | 10.2% | 5,000 | 31.9% | 16,000 | 12.5% |
| Nova Scotia | 29,000 | 12.0% | 28,000 | 27.6% | 115,000 | 13.4% |
| New Brunswick | 25,000 | 12.7% | 23,000 | 34.6% | 101,000 | 14.3% |
| Quebec | 269,000 | 14.5% | 403,000 | 44.0% | 1,200,000 | 18.0% |
| Ontario | 263,000 | 9.8% | 326,000 | 28.5% | 1,132,000 | 11.7% |
| Manitoba | 40,000 | 14.4% | 47,000 | 35.7% | 183,000 | 17.8% |
| Saskatchewan | 36,000 | 14.0% | 34,000 | 29.3% | 157,000 | 16.6% |
| Alberta | 86,000 | 12.9% | 101,000 | 32.6% | 375,000 | 15.4% |
| British Columbia | 102,000 | 11.9% | 143,000 | 31.0% | 454,000 | 14.6% |
| Canada | 874,000 | 12.1% | 1,123,000 | 34.1% | 3,821,000 | 14.6% |

Provincial poverty statistics tend to fall into three general groupings. Four or five provinces have poverty rates reasonably close to the national average, two or three have rates much lower than average, and the rest have rates well above average. Among the rates for all persons in 1990, for example, Prince Edward Island and Ontario were noticeably lower than average. Newfoundland, Nova Scotia, New Brunswick, Alberta and British Columbia were within about one percentage point of the national average. Quebec, Manitoba and Saskatchewan had rates that were noticeably higher.

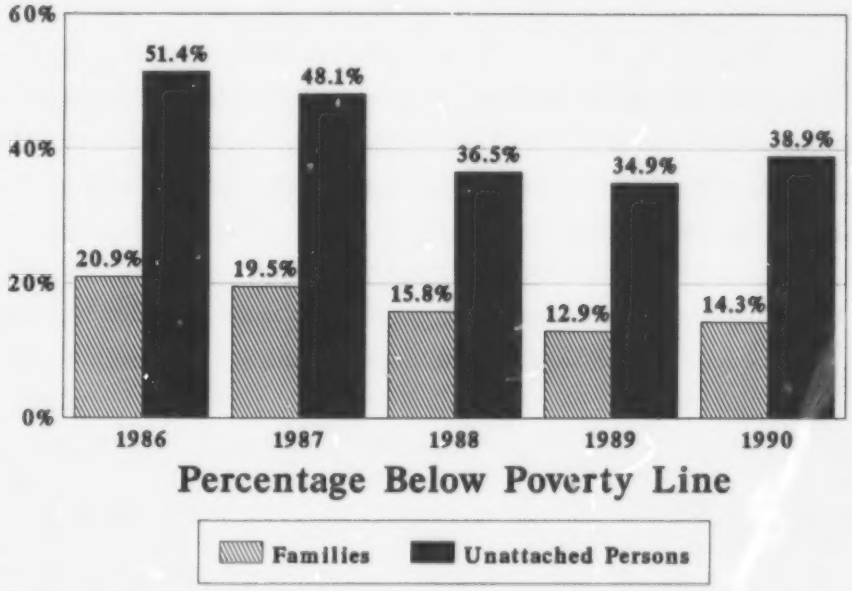
The next ten pages of this chapter are graphs with detailed information on poverty by province. The top half of each page gives the poverty rates for families and unattached individuals from 1986 through 1990. As with the national statistics, the rates for unattached persons are invariably much higher than the rates for families.

The bottom half of each page plots provincial poverty rates for all persons from 1980 to 1990. The heavy line marked with dots and accompanied by percentages shows provincial poverty rates. For purposes of comparison, each graph includes a second line showing the poverty rates for Canada as a whole. The percentages were omitted from this line to avoid confusion in cases where the two lines are close together.

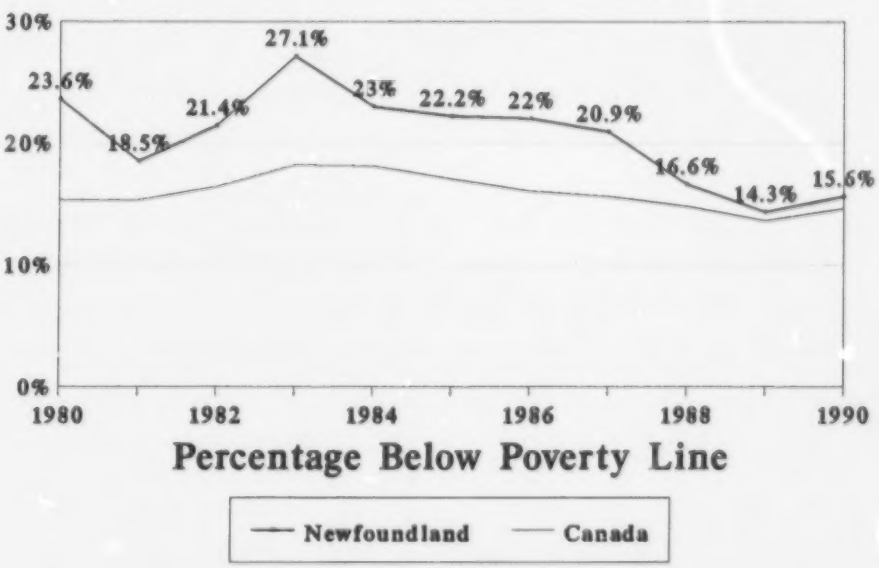
The most consistent trends appear in the two largest provinces. Ontario's poverty rates for all persons were among the lowest in Canada and were well below the national average throughout the 'eighties. Quebec's rates were among the highest and well above average.

Trends in three other provinces are also worthy of special mention. In both Newfoundland and New Brunswick, poverty rates for all persons were higher than average in the early 'eighties. By the end of the decade, they had fallen to near average. Conversely, poverty rates in Alberta were well below average in the early 'eighties. They rose dramatically in 1983 and were near average or above average in the years that followed.

# Newfoundland

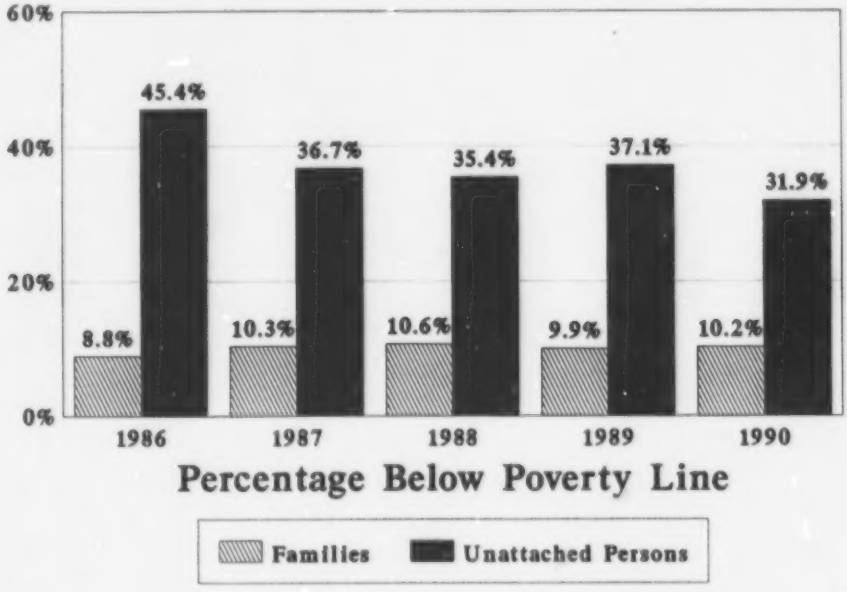



# Trends for All Persons

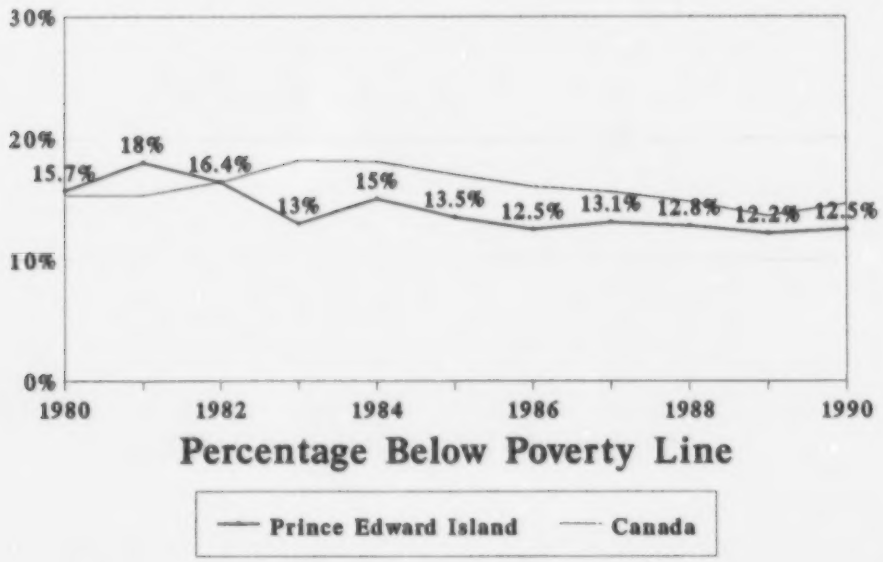



Graph D

# Prince Edward Island

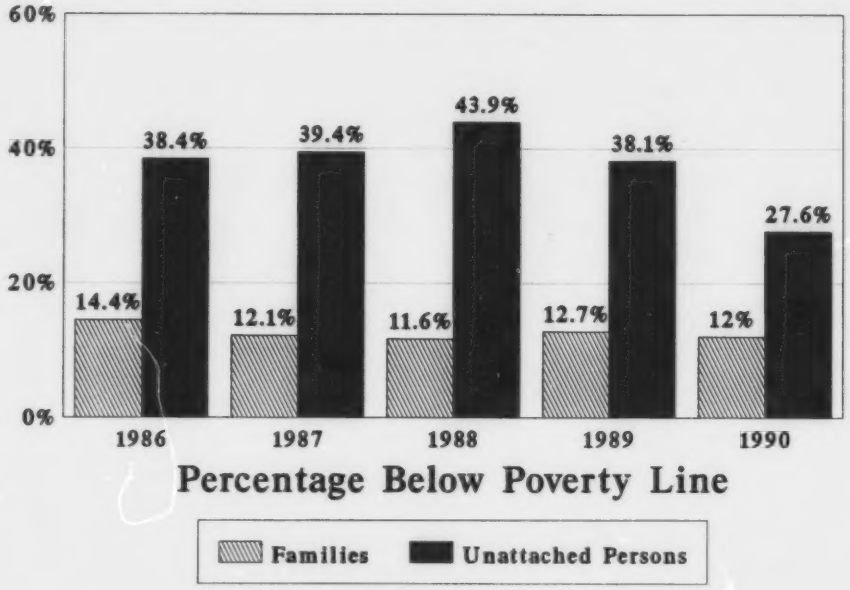



# Trends for All Persons

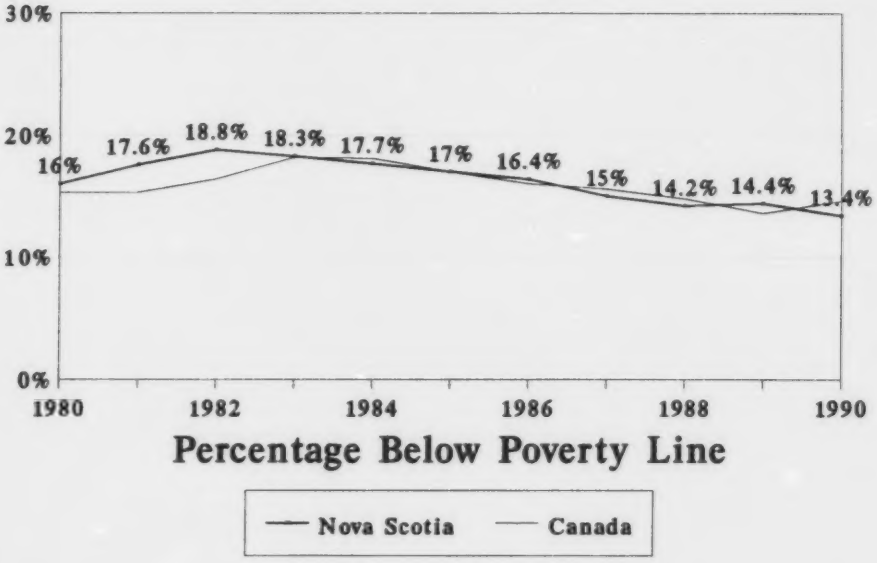



Graph E

# Nova Scotia

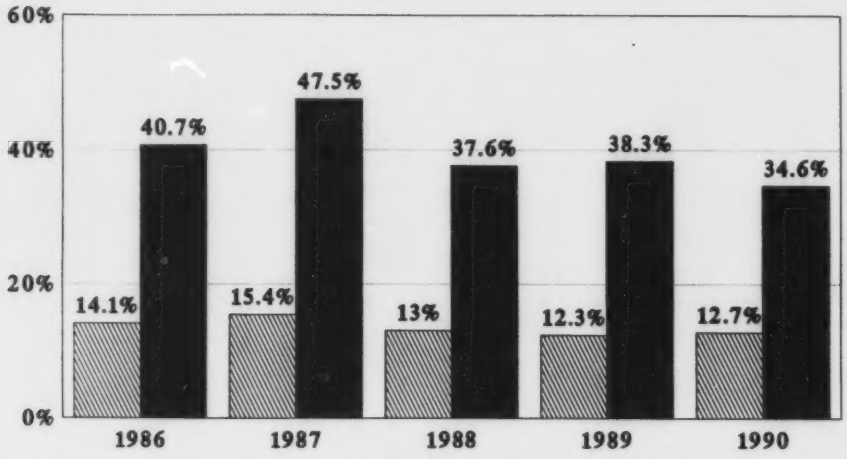



# Trends for All Persons




Graph F

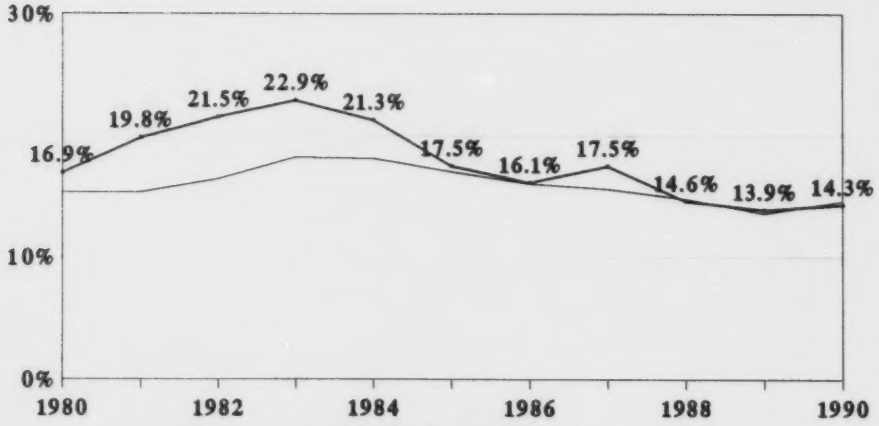
# New Brunswick




Percentage Below Poverty Line

Families — Unattached Persons

# Trends for All Persons

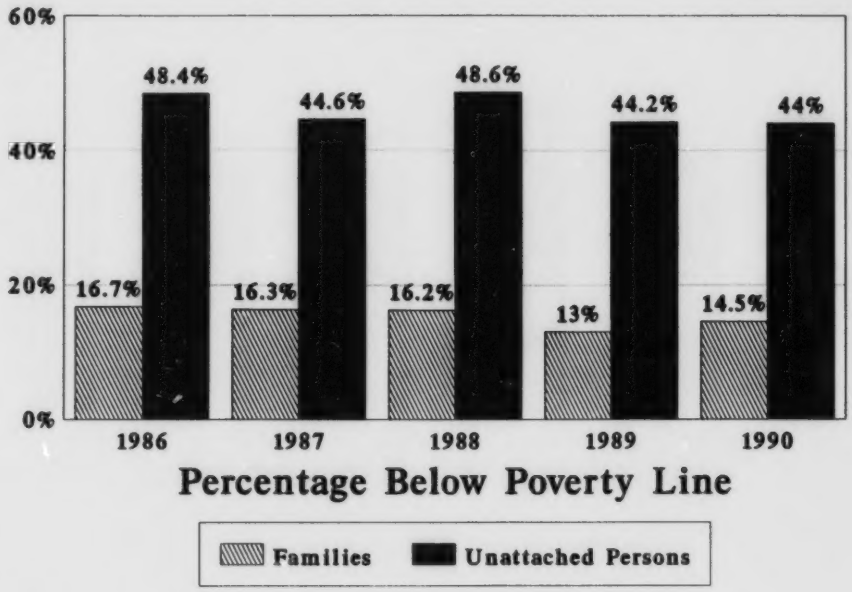



Percentage Below Poverty Line

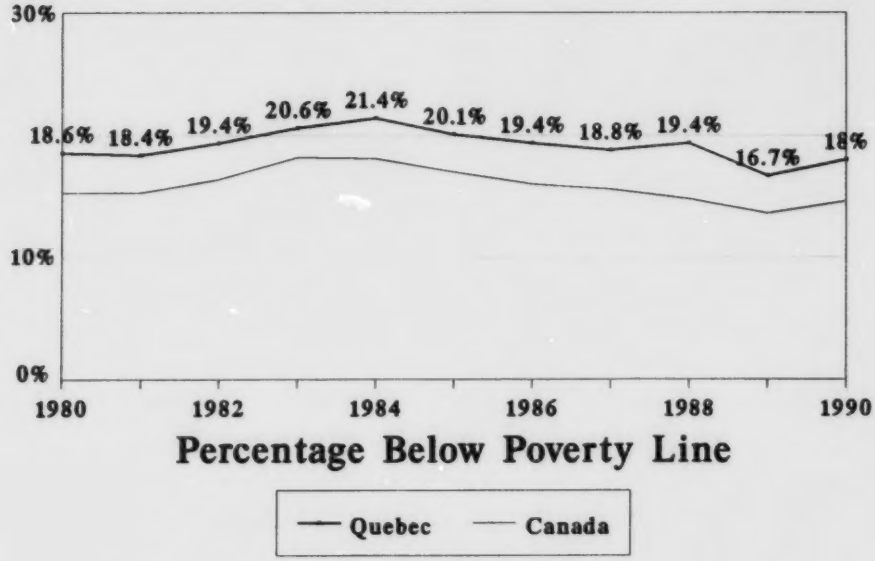
New Brunswick — Canada

Graph G

# Quebec

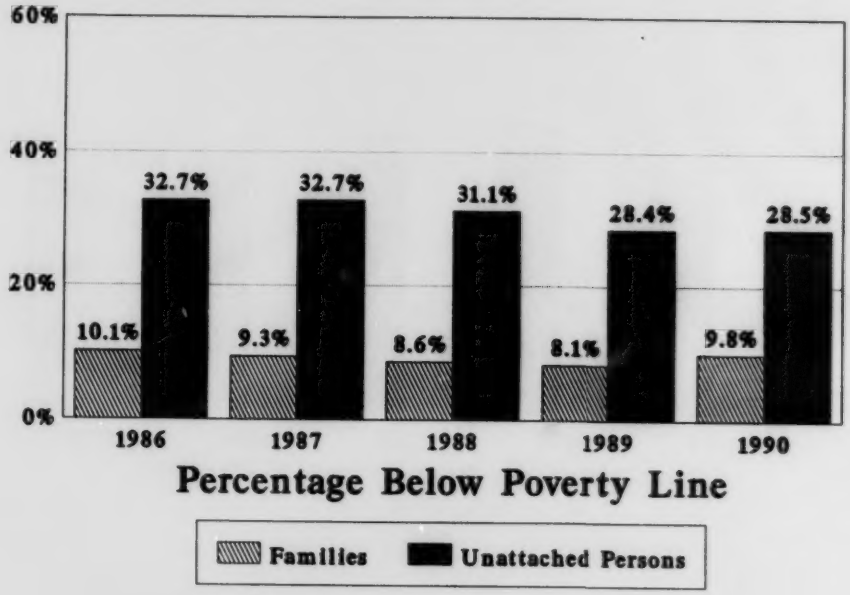



# Trends for All Persons

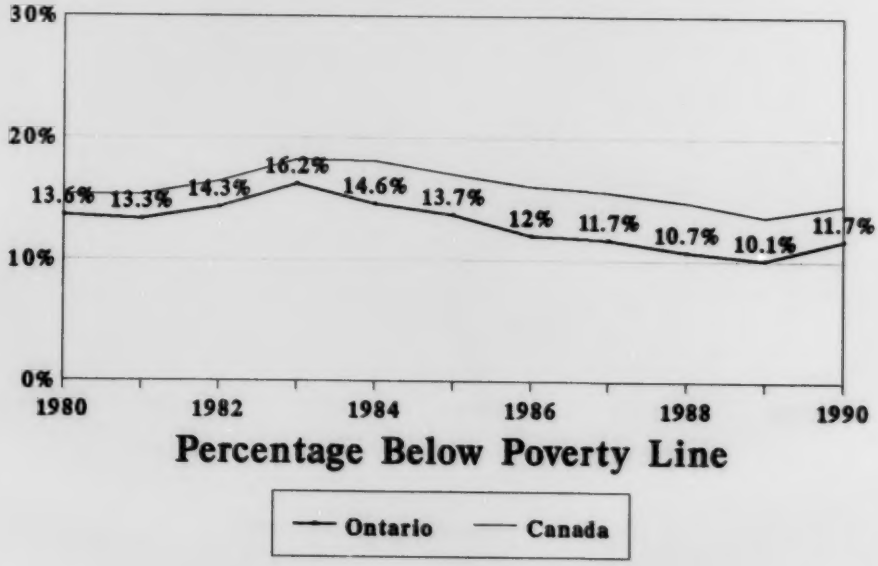



Graph H

# Ontario

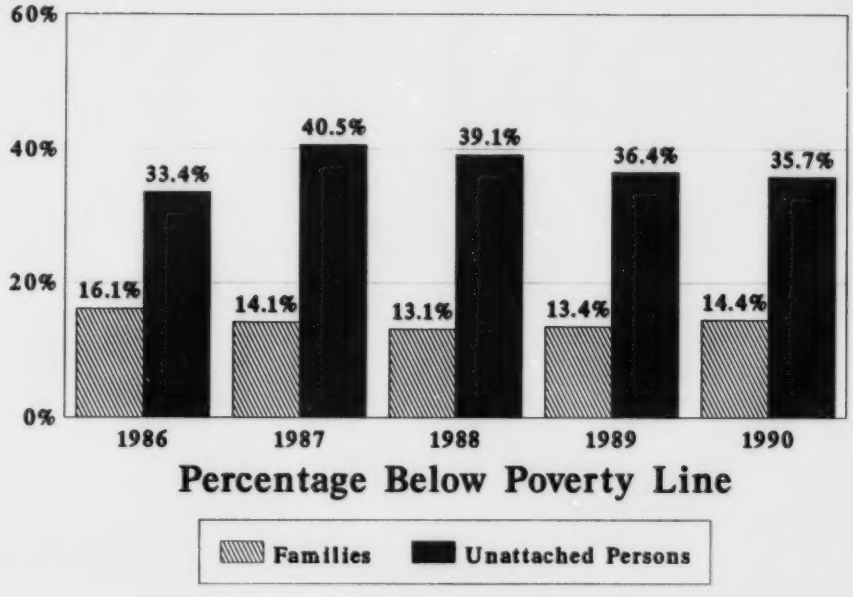



# Trends for All Persons

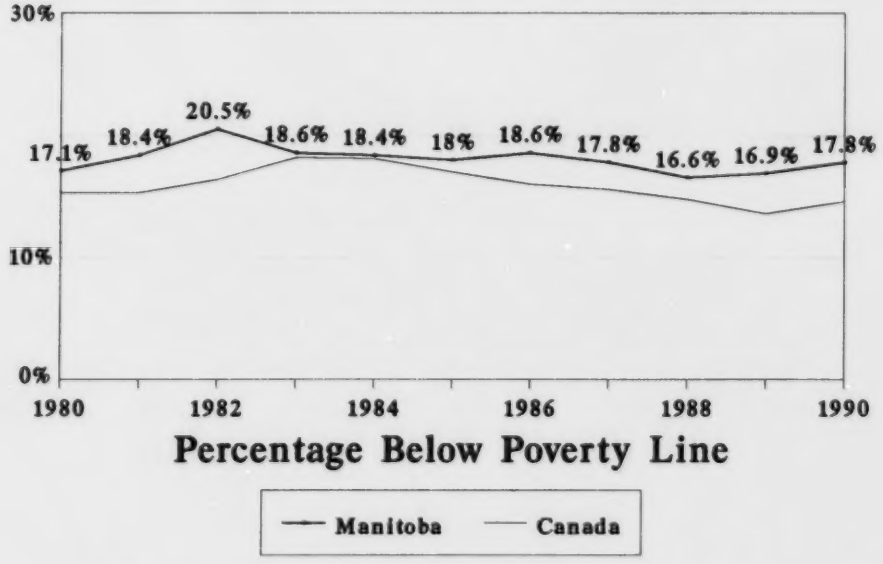



**Graph I**

# Manitoba

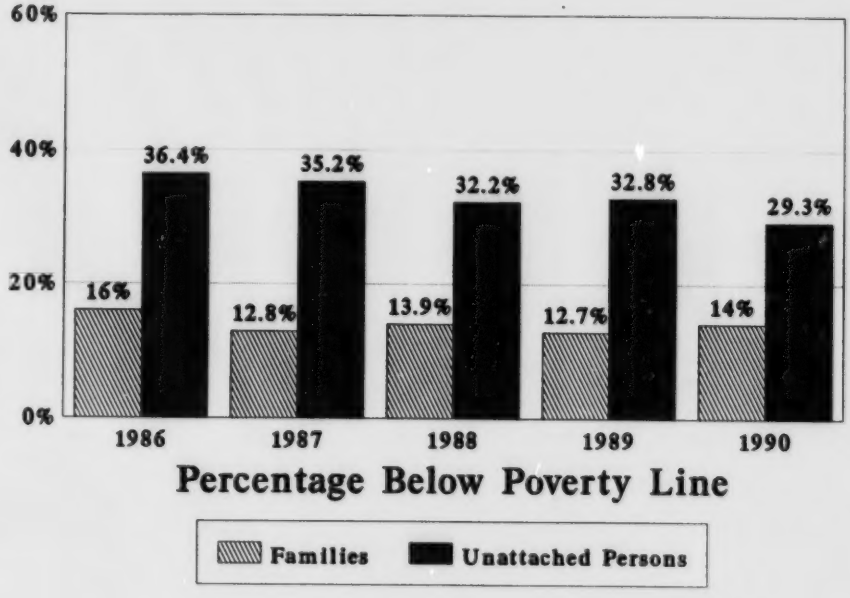



# Trends for All Persons

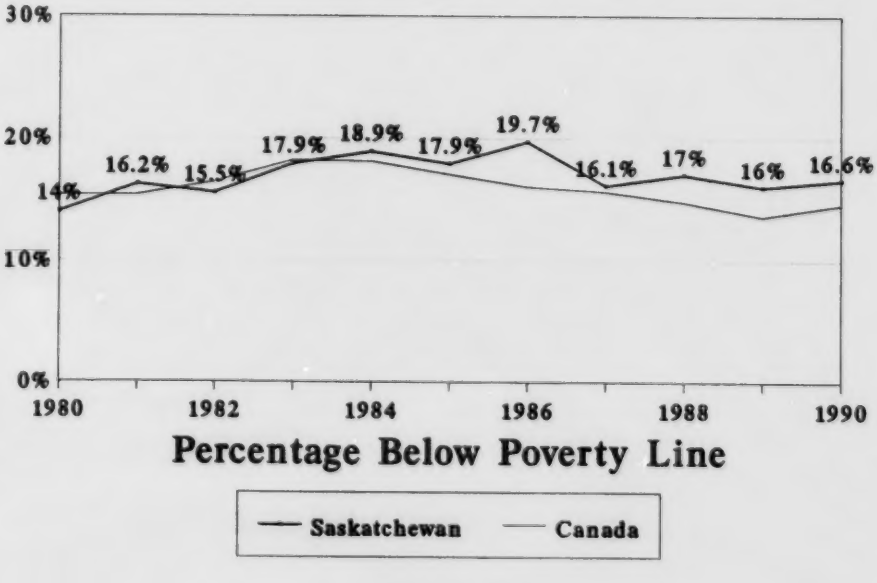



Graph J

# Saskatchewan

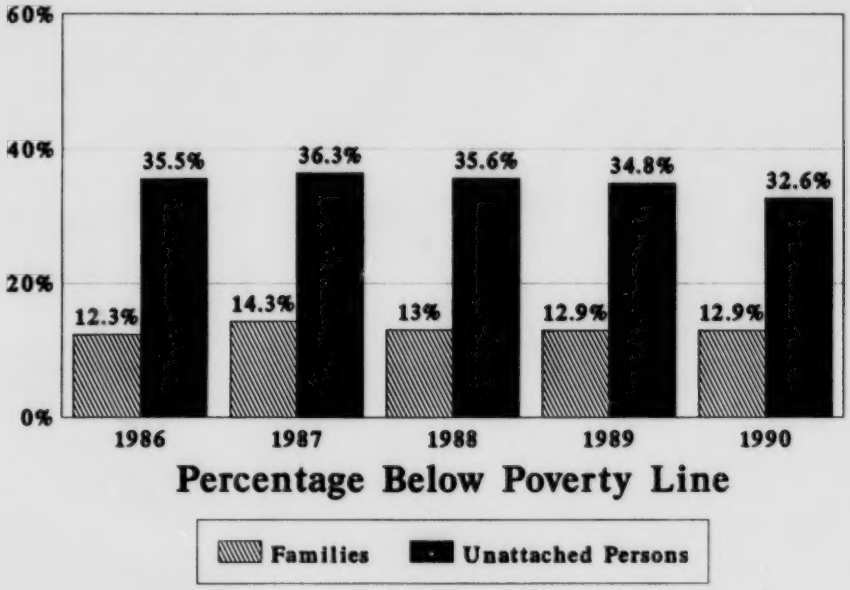



# Trends for All Persons

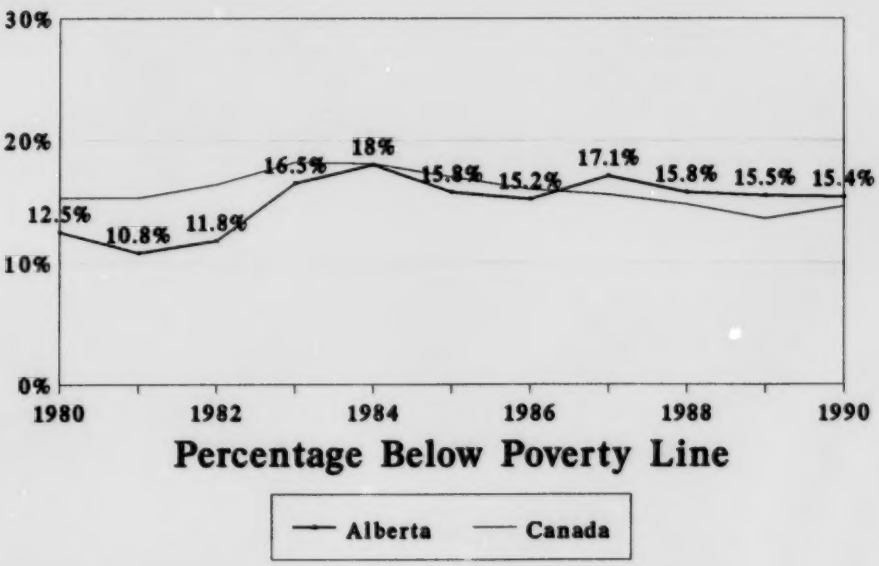



Graph K

# Alberta

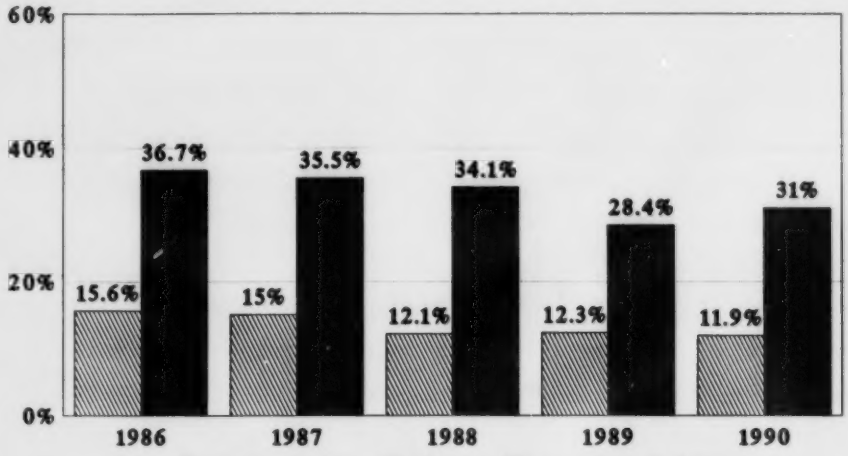



# Trends for All Persons




Graph L

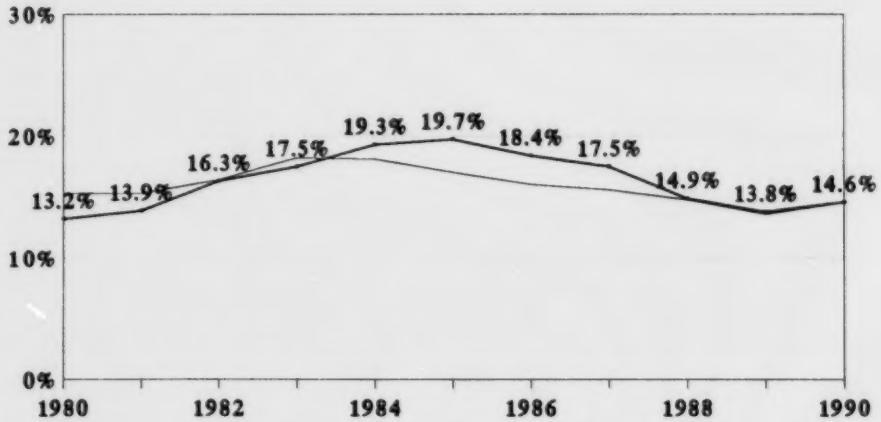
# British Columbia




Percentage Below Poverty Line

Families | Unattached Persons

# Trends for All Persons




Percentage Below Poverty Line

British Columbia | Canada

Graph M

## SNAPSHOTS OF POVERTY IN 1990

There were no surprises in 1990 in the categories used most commonly to describe poverty in detail. The same risk factors seen time and time again during the 'eighties were seen again in 1990. Groups with high poverty rates in the recent past had high poverty rates in 1990, and groups with low rates were low once again.

Poverty rates vary according to family type, age, sex, employment, education, housing and population of area of residence. Among families with children, they vary with the number and age of the children. Among immigrants, there are important differences based on the length of time in Canada.

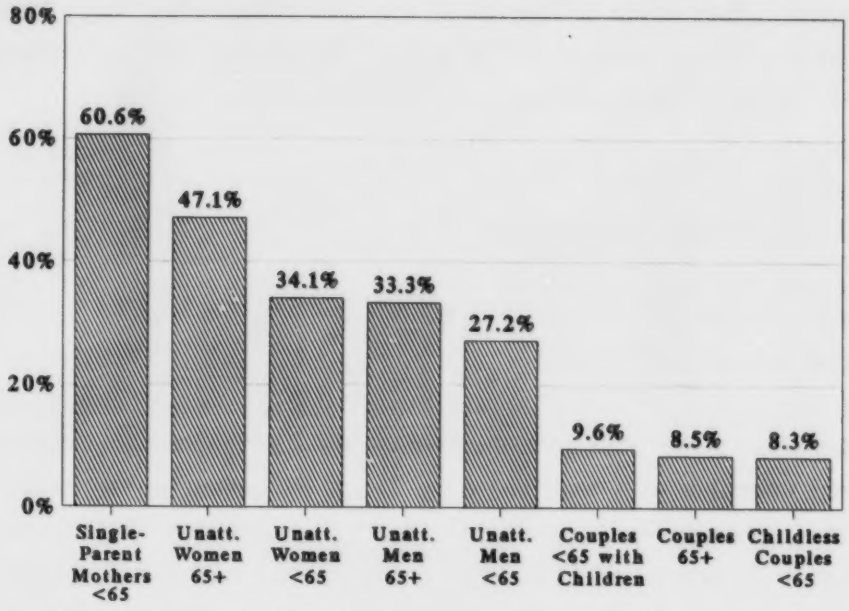
### Family Type, Sex and Age

Probably the most important overall determinant of the risk of poverty is family type. As we described earlier, family type refers to eight subcategories of families and unattached individuals that take account of age and sex as well as family circumstances.

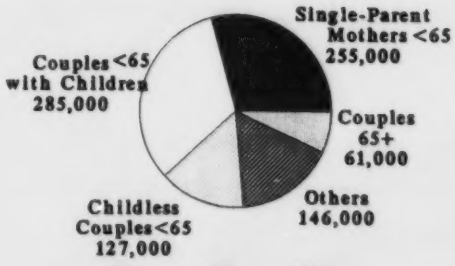
The top half of the graph on the next page arranges the eight family types by poverty rates, with the highest at the left and the lowest at the right. The group with the highest poverty rate was single-parent mothers under 65 with children under 18. The next four bars represent unattached individuals by sex and age. The three types of husband-wife families had relatively low poverty rates.

The pie graphs on the bottom half of the page show the number of families or unattached individuals by family type as a proportion of all poor families or unattached individuals. Among poor families, the two largest groups were couples under 65 with children under 18 and single-parent mothers under 65 with children under 18. Although the number of poor husband-wife families with children was larger, the difference was not that great.

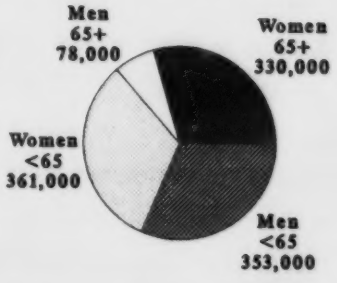
# Poverty Rates by Family Type, 1990




# Distribution of Poor Families And Unattached Individuals, 1990




Poor Families




Poor Unattached Individuals

Graph N

Among poor unattached individuals, the most revealing comparison is between elderly men and women. Poor unattached women 65 and older outnumbered poor unattached men 65 and older by a margin of more than four to one. The number of poor unattached men and women under 65 was virtually the same.

**Additional Differences by Age and Sex**

There are important differences in poverty rates by age and also by age and sex, as shown in Graph O on the next page.

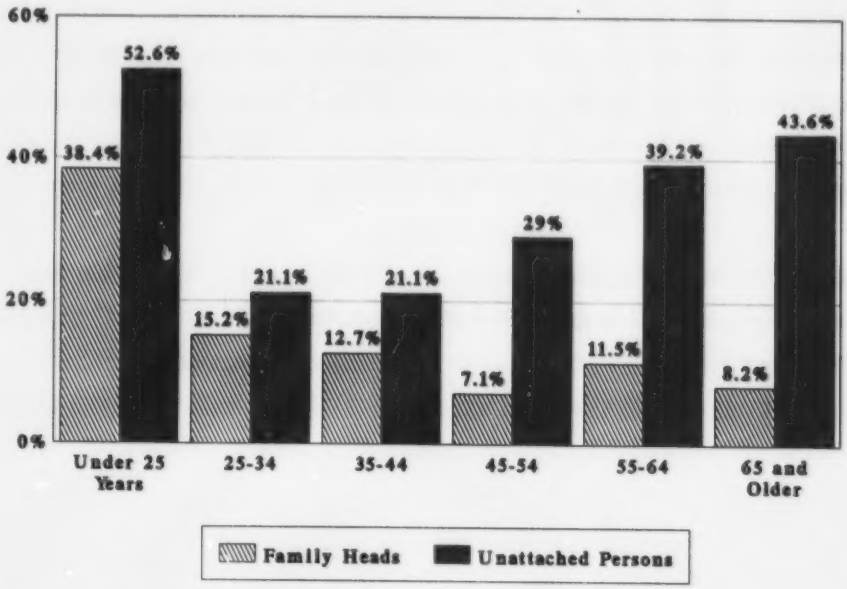
The top half of the graph gives the poverty rates for families and unattached individuals by age group. Families with heads under age 25 had the highest poverty rates, and rates for families with older heads were generally low. Among unattached individuals, the poverty rates were the highest for people under 25 and the lowest for people between 25 and 44. Starting at age 45, the rates began climbing and reached 43.6 percent for unattached seniors.

The high poverty rates for young families and unattached individuals reflect the high unemployment rates facing young people and the fact that people generally earn less when they first enter the paid labour force.

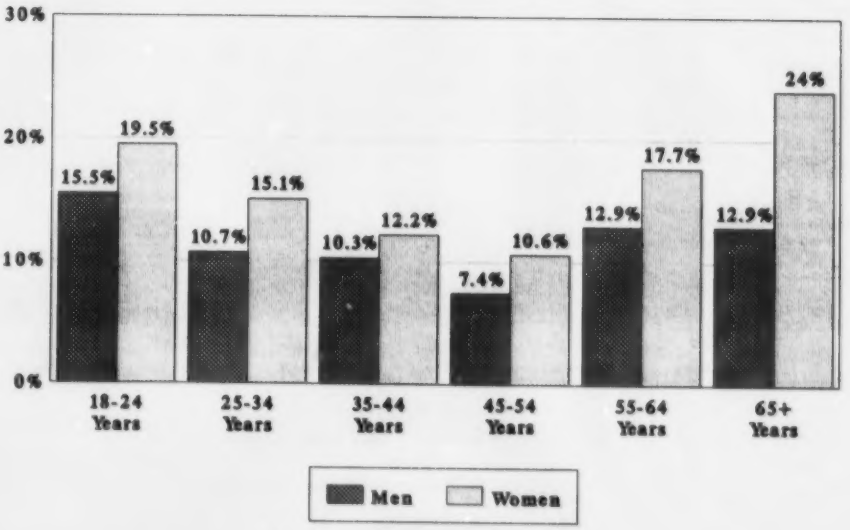
The high rates among older unattached individuals are partly due to the problems older people face when trying to enter or re-enter the labour force. There are also a growing number of widows in those age groups.

Age differences are significant when we look at poor women and men as persons, in the bottom half of the graph, rather than as members of families or unattached individuals. The gap between women and men was greatest among seniors, reflecting high poverty rates for unattached elderly women. Some of the relatively high rates among young women were due to the high poverty rates for unattached women under 65 and the extraordinarily high rates for single-parent mothers. We will have more to say about these high-risk groups later.

# Poverty Rates by Age, 1990




# Poverty Rates for Persons By Age and Sex, 1990

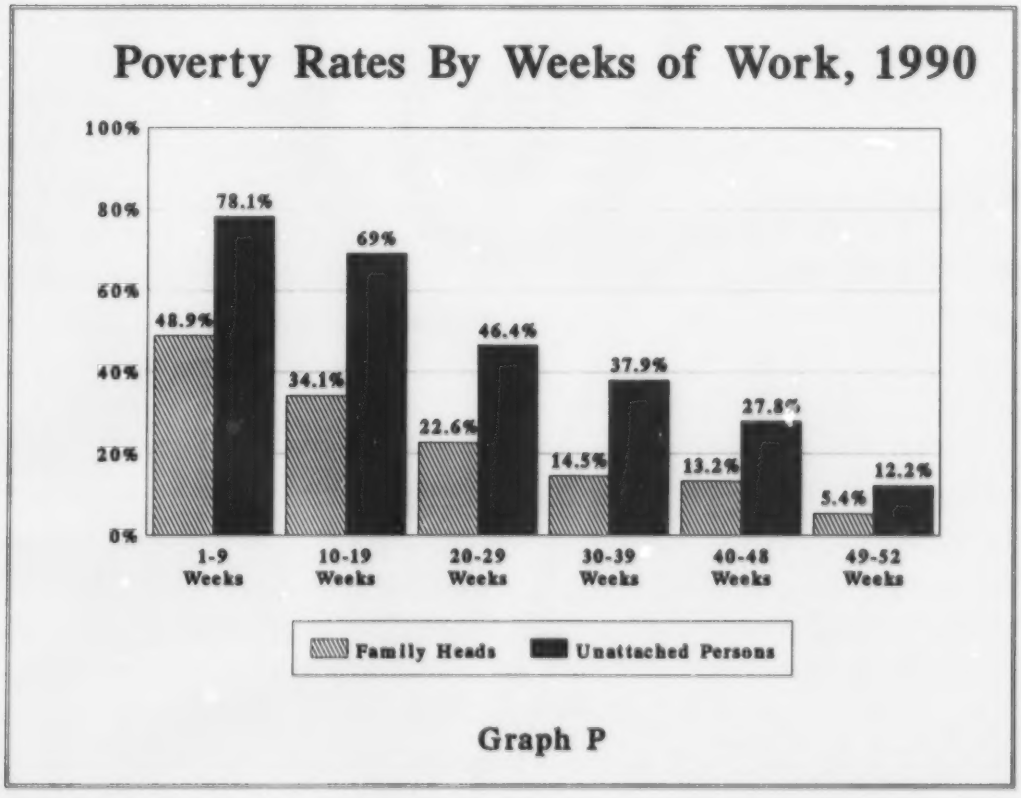



Graph O

**Work Activity**

As might be expected, a good job is the best insurance against poverty for Canadians under the age of 65, and Statistics Canada publishes several sets of figures that show the risk of poverty decreases as labour force activity increases. One of the most revealing relates poverty rates to the number of weeks worked during the year.

Heads of families and unattached people who worked only one to nine weeks in 1990 had the highest poverty rates, while those who worked full-time or almost full-time had low rates. As with other poverty statistics, the rates were consistently lower for families than unattached people, because many families had earners in addition to the head of the family. In fact, families with one earner had a poverty rate of 22.1 percent in 1990, while families with two earners had a poverty rate of only 5.7 percent.




**Graph P**

The statistics relating poverty and unemployment are also revealing. Unattached individuals who were not out of work anytime during 1990 had a poverty rate of 32.5 percent, while individuals who reported some unemployment had a poverty rate of 42.5 percent. Among families, the 1990 poverty rate was 11.1 percent when no one in the family was unemployed during the year, 22 percent when the head of the family had some unemployment, and 7.4 percent when family members other than the head of the family had some unemployment.

Finally, poverty rates for both families and unattached individuals vary with the type of work done. Table 7 is arranged so that occupations with the lowest poverty rates for family heads come first and the highest rates come last. The ranking of poverty rates for unattached individuals is somewhat different. In both cases, however, family heads and unattached individuals in farming, fishing, and forestry and in service industries had the highest rates.

**TABLE 7**

**POVERTY RATES BY OCCUPATION, 1990**

| Occupational Group | Family Heads | Unattached Individuals |
|---|---|---|
| Managerial | 3.5% | 11.8% |
| Professional | 4.5% | 17.4% |
| Processing and Machining | 4.8% | 9.6% |
| Transport | 7.1% | 26.8% |
| Product Fabrication | 7.4% | 19.0% |
| Construction | 8.8% | 19.0% |
| Sales | 10.6% | 27.7% |
| Clerical | 10.8% | 18.4% |
| Farming, Fishing, Forestry | 14.6% | 31.8% |
| Services | 20.8% | 40.4% |

**Number and Age of Children**

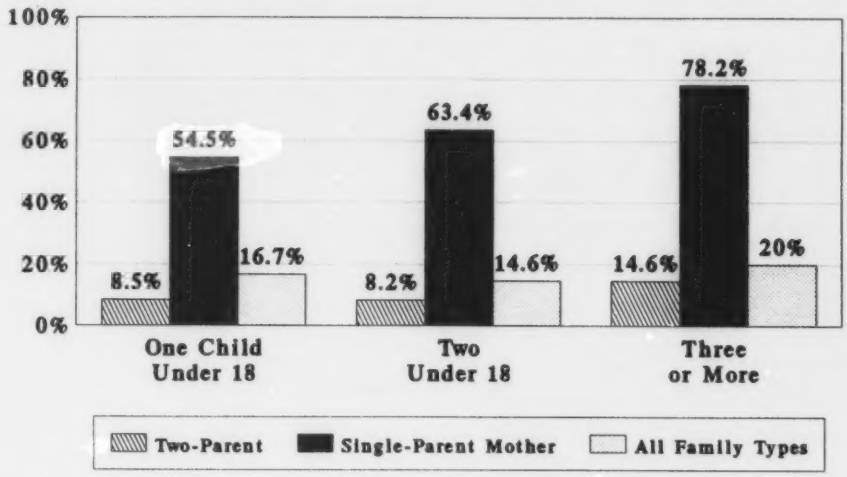
Among families with heads under 65 and children under 18, we looked at two-parent families, families led by single-parent mothers, and all families.

The top half of Graph Q on the next page shows that the poverty rate was about the same for two-parent families with one child or two children, but jumped for couples with three or more children. The pattern is clearer in the case of single-parent mothers. The risk of poverty increased proportionately when the number of children went from one to two to three or more.

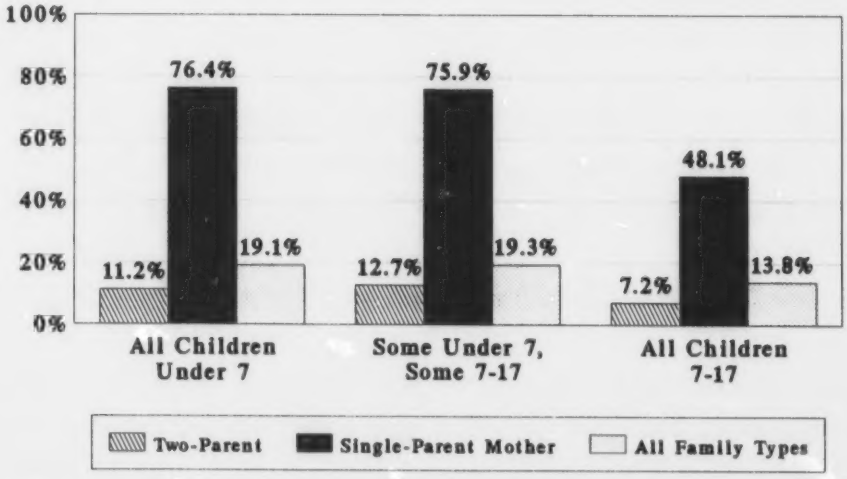
It would be logical to assume that the risk of poverty is highest for families with very young children, because the job of caring for infants and toddlers often keeps mothers out of the paid labour force. The bottom half of the graph offers some support for this hypothesis. Poverty rates were higher for all types of families with at least one child under age seven, and they were lower when all the children were seven or older. What confuses the picture is the fact that these categories do not take account of the number of children in a family. By definition, families represented by the middle set of bars in the bottom half of the graph had at least two children. Some of the families represented by the other two sets of bars had only one child.

It is interesting to note from related statistics that families led by single-parent mothers had fewer children on average than two-parent families. In 1990, poor single-parent mothers had an average of 1.73 children, and single-parent mothers who were not poor had an average of 1.49 children. Among couples with children, poor couples had 2.08 children on average and non-poor couples had 1.86 children.

## Poverty Rates by Family Type and Number of Children Under 18, Families with Heads Under 65




## Poverty Rates by Family Type And Ages of Children, Families with Heads Under 65




Graph Q

**Education**

There are a disproportionate number of poor people with low levels of education. Fifty percent of all unattached people living in poverty in 1990 did not finish high school. Among unattached people who were not poor, only 29 percent failed to finish. Similarly, 49 percent of all poor families in 1990 had heads who did not graduate from high school. Only 34 percent of non-poor families had heads who were not high school graduates.

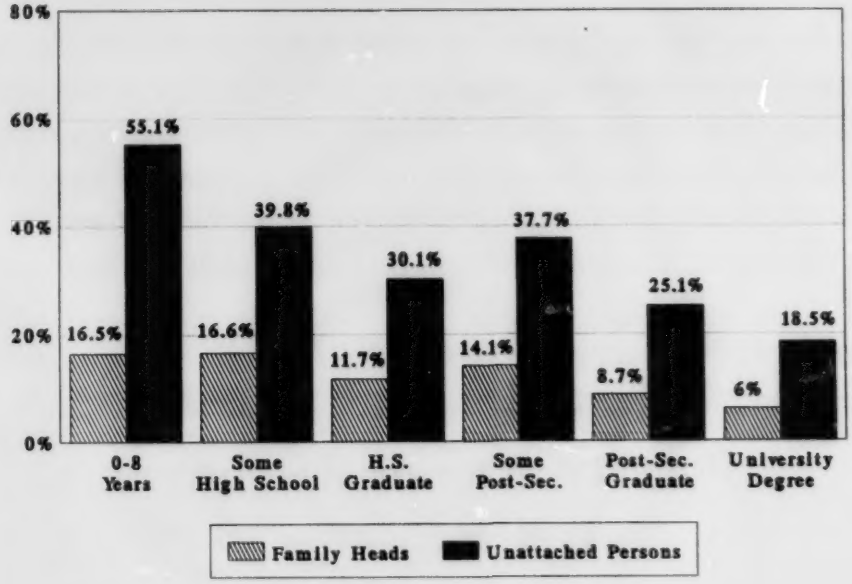
The top half of Graph R on the next page relates poverty and education. Generally speaking, the risk of poverty decreases as people get more schooling. However, it is difficult to see the reason for relatively high poverty rates for people with some post-secondary education who did not receive diplomas or certificates.

To get a better idea of the relationship between education and poverty, we looked at the poverty rates by family type as well as by level of education. The darkly shaded bars in the bottom half of the Graph R are poverty rates for family heads or unattached individuals who did not graduate from high school. The lighter bars are poverty rates for family heads or unattached individuals with a high school diploma or better. The samples were too small to use in the case of unattached men 65 and older and senior couples.

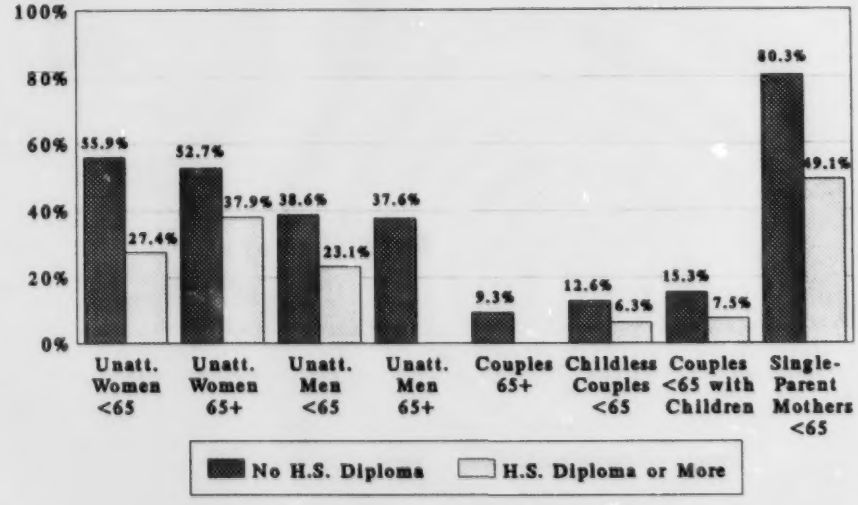
For both instances, families led by single-parent mothers and unattached individuals had high poverty rates, while other types of families had low rates. The poverty rate for single-parent mothers with less than a high school education was 80.3 percent - by far the highest among all those who did not graduate from high school. Single-parent mothers who did graduate had a poverty rate of 49.1 percent - again the highest of any family type. This suggests that family type and level of education both help influence a person's risk of poverty.

It is important to note that poor education can be either a cause of poverty or an effect. Young people who drop out of school may be poor because they lack the skills needed to get good jobs. On the other hand, young women who drop out of school if they get pregnant may be poor because of the hardships associated with single parenthood. The fact that they are poorly educated is a result of their family circumstances rather than an immediate cause of poverty.

# Poverty Rates by Education, 1990



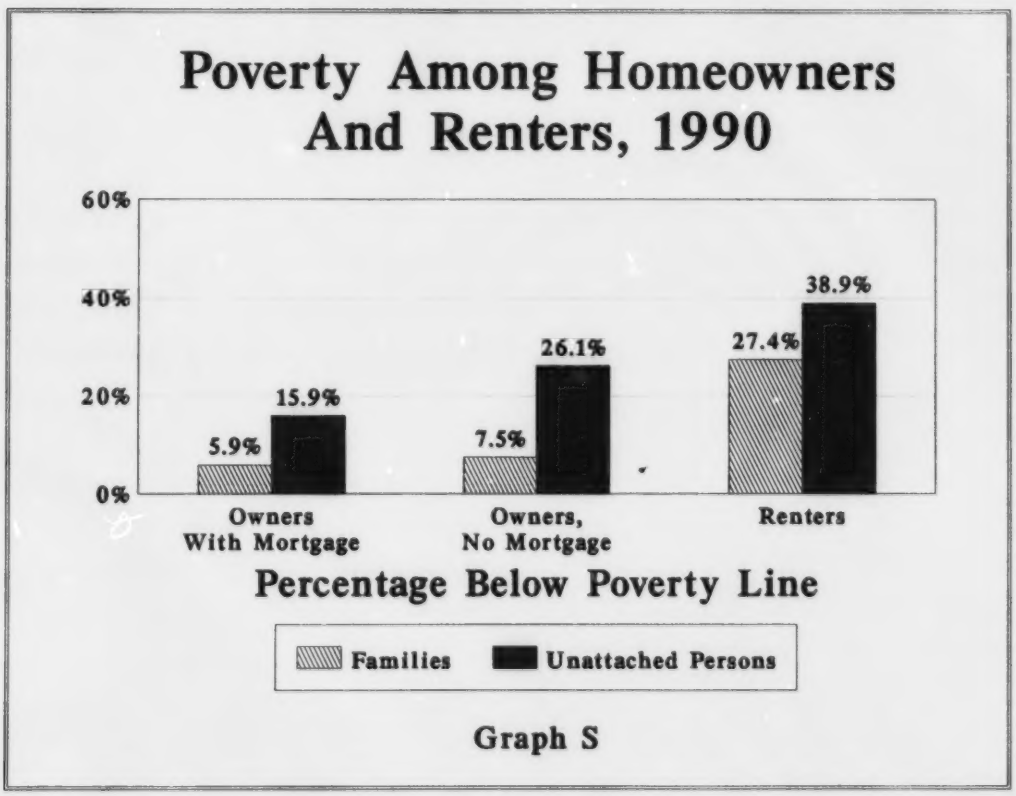

# Poverty Rates by Family Type And Level of Education, 1990




Graph R

**Homeowners and Renters**

Statistics on poverty and housing are collected in three categories: homeowners with mortgages, homeowners without mortgages, and renters. For both families and unattached individuals, the lowest poverty rates in 1990 were found among owners with mortgages. Owners without mortgages had higher poverty rates. Senior citizens are the group most likely to have paid off their mortgages, and the poverty rates for unattached seniors are high.

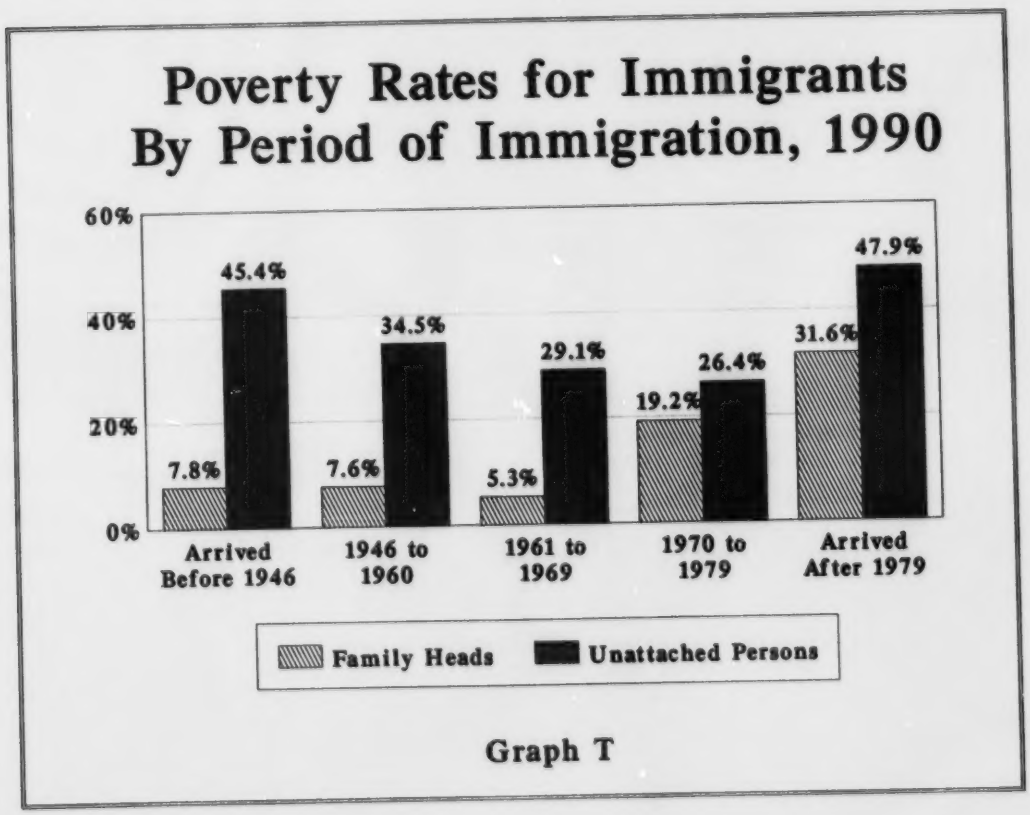



Graph S

**Year of Immigration**

There appears to be no overall pattern in the statistics on poverty and immigration. Poverty rates were relatively low for families with heads who immigrated to Canada prior to the 'seventies, and they were relatively high for families with heads who arrived in the 'seventies and 'eighties. Among unattached individuals, the highest poverty rates were found among both the earliest and the latest arrivals in Canada. Many of the early arrivals would have been seniors by 1990, and unattached seniors have relatively high poverty rates.

Overall, the poverty rate for families headed by an immigrant was 15.1 percent in 1990, and the poverty rate for unattached immigrants was 37.4 percent. The comparable rate for families with Canadian-born heads was 11.4 percent, and the comparable rate for unattached people born in Canada was 33.5 percent.

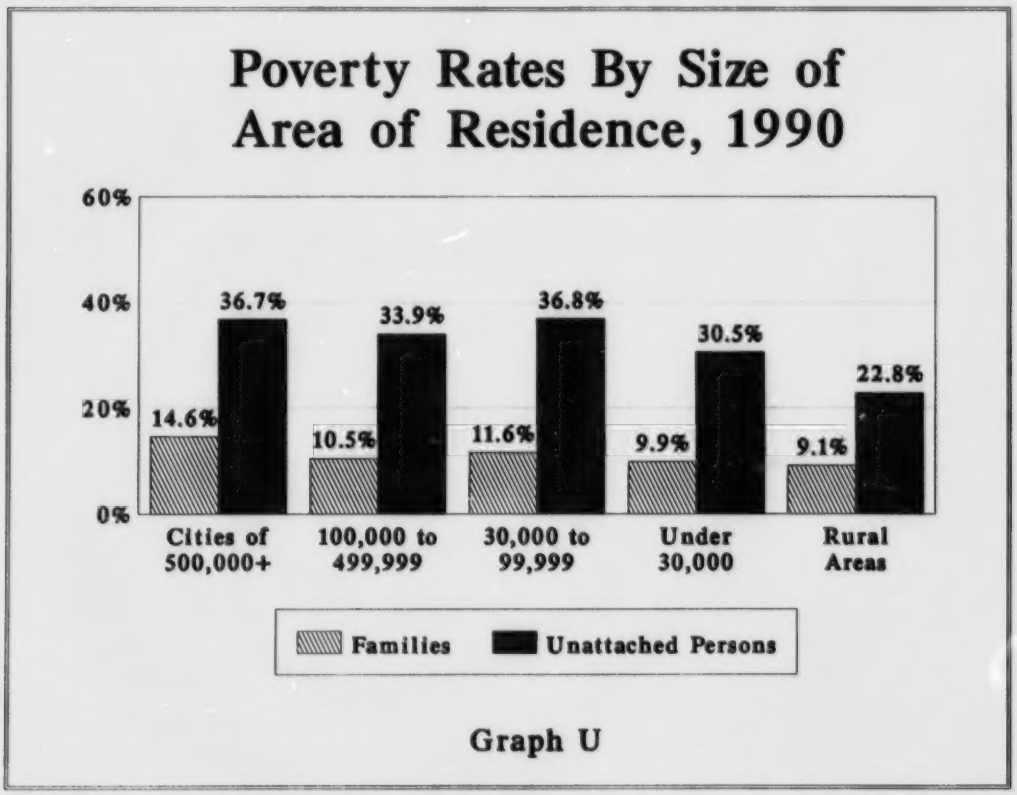



Graph T

**Area of Residence**

Graph U provides details of poverty among families and unattached people in 1990 by the size of their communities. Each of the five categories in the graph corresponds to a set of poverty lines based on community size.

The low income cut-offs are higher in urban areas than in rural areas, and that explains in large part why poverty rates in major cities are noticeably higher than poverty rates in the country.

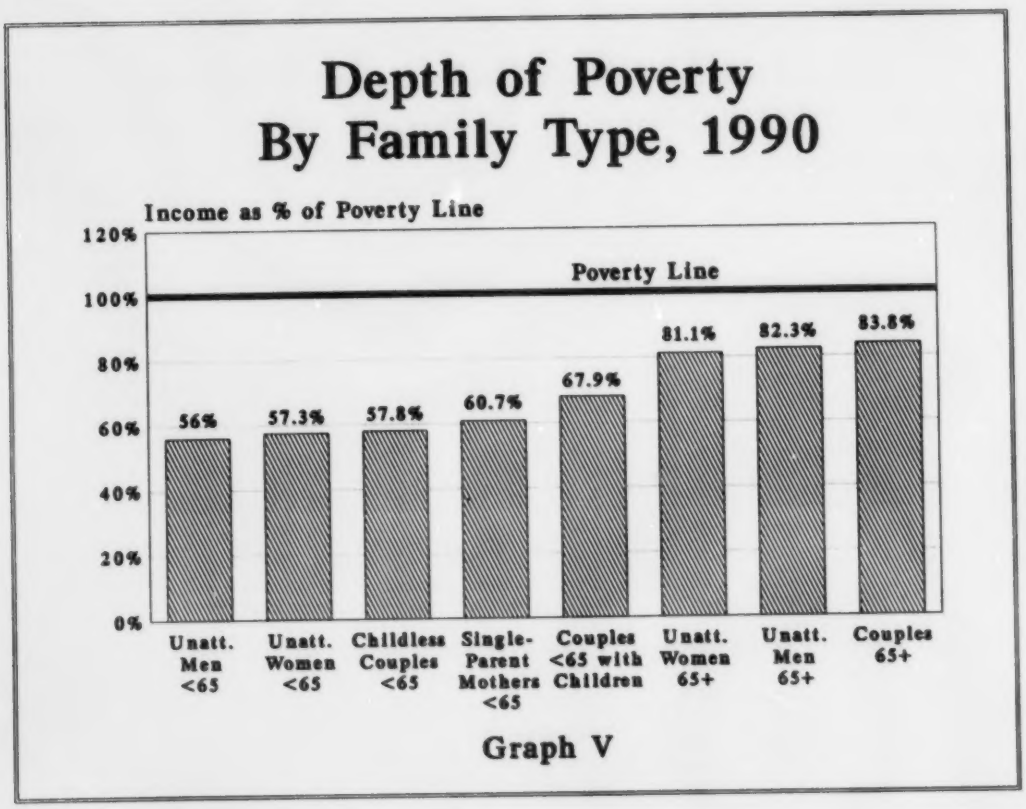



Graph U

## DEPTH OF POVERTY, THE POVERTY GAP AND NEAR POVERTY

It is one thing to measure the risk of poverty and quite another to measure its severity. Poverty rates show the percentage of the population which is poor each year, but they do not show whether poor people are living in abject poverty or a few dollars below the poverty line. For that, we need measures of the "depth of poverty." Similarly, it is useful to have information about the "near poor" - people who live just above the poverty line who could become poor with a small drop in income.

Several types of statistics are available on the depth of poverty. Perhaps are most useful are those which show the average incomes of poor Canadians as a percentage of the poverty line and also those which show the difference between average incomes and the poverty line in dollars.




Graph V

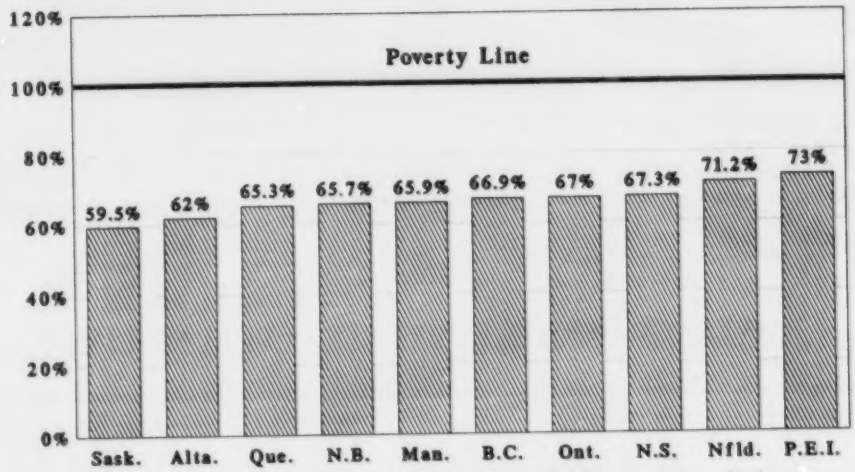
Graph V on the preceding page shows the average incomes of poor Canadians as a percentage of the poverty line for the eight family types which were highlighted in previous chapters. The groups are arranged with the poorest at the left of the graph and the least poor at the right. Unattached men under 65 were the poorest of the eight family types in 1990, with total incomes that were only 56 percent of the poverty line on average. Poor married couples 65 and older were at the other end, with average incomes of 83.8 percent of the poverty line.

To get an idea of other variations in the depth of poverty, we looked at data on poor unattached individuals and poor families by province. Unfortunately, the sample sizes were too small in most provinces to break down these categories into the eight family types.

The top portion of Graph W on the next page shows depth of poverty by province for unattached individuals, with the poorest on the left side of the graph and the least poor on the right. Poor unattached individuals in Saskatchewan fared the worst with average incomes of 59.5 of the poverty line. Poor unattached people in Prince Edward Island fared the best at 73 percent of the poverty line.

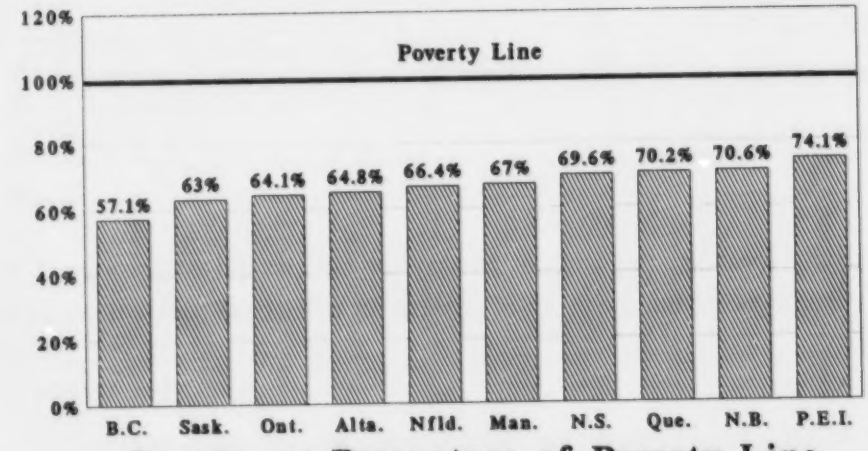
The bottom half of Graph W contains similar data for families. The poorest families on average were in British Columbia at 57.1 percent of the poverty line. The least poor were in Prince Edward Island at 74.1 percent of the poverty line.

# Depth of Poverty By Province, Unattached Individuals, 1990




Income as Percentage of Poverty Line

# Depth of Poverty By Province, Families, 1990




Income as Percentage of Poverty Line

Graph W

Depth of poverty can also be expressed in dollars as the difference between the poverty line and the average incomes of poor families and unattached individuals. The eight family types in Table 8 are arranged so that those with the largest depth of poverty come first - that is, single-parent mothers under 65 with children under 18 and couples under 65 with children under 18. The three family types with average incomes closest to the poverty line all were seniors.

**TABLE 8**

**AVERAGE DEPTH OF POVERTY IN DOLLARS, 1990**

| Family Type | Dollars Below Poverty Line |
|---|---|
| Single-Parent Mothers under 65 with Children under 18 | $ 8,232 |
| Couples under 65 with Children under 18 | $ 7,871 |
| Childless Couples under 65 | $ 6,135 |
| Unattached Men under 65 | $ 5,650 |
| Unattached Women under 65 | $ 5,508 |
| Couples 65 and Older | $ 2,911 |
| Unattached Women 65 and Older | $ 2,486 |
| Unattached Men 65 and Older | $ 2,259 |

Generally speaking, the depth of poverty for families did not vary much from year to year during the 'eighties, but the depth of poverty for unattached people declined more or less steadily.

For families led by single-parent mothers, the average depth of poverty fell about nine percent in constant 1990 dollars over the decade, from $9,060 in 1980 to $8,232 in 1990. For couples with children, the average depth of poverty rose from $7,465 in 1980 to $7,871 in 1990. The depth of poverty was up slightly from $6,037 to $6,135 for couples under 65 without

children and down slightly from $3,032 to $2,911 for elderly couples.[4] All these figures are expressed in 1990 constant dollars to show the depth of poverty once the effects of inflation are removed.

The picture for unattached people is much simpler. Unattached seniors saw their average depth of poverty fall sharply from $3,599 in 1980 to $2,442 by the end of the decade. Unattached people under 65 experienced a decline from $6,466 in 1980 to $5,578 in 1990. Statistics Canada has not published depth of poverty figures on unattached individuals by sex for the years 1980 through 1989. If the statistics for 1990 are any indication, the differences between the sexes were not great.

**TABLE 9**

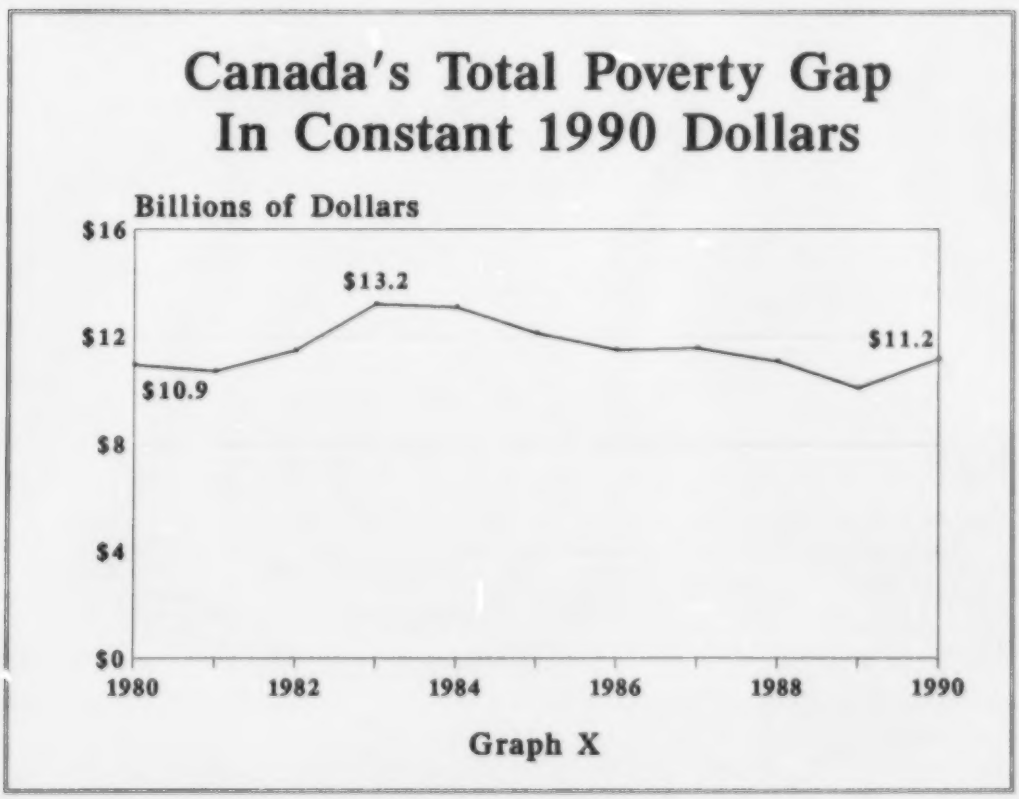
**TOTAL POVERTY GAP BY FAMILY TYPE, 1990**

| Family Type | Poverty Gap | Percentage of Total Gap |
|---|---|---|
| Couples under 65 with Children under 18 | $ 2,242,000,000 | 20.1% |
| Single-Parent Mothers under 65 with Children under 18 | $ 2,101,000,000 | 18.8% |
| Unattached Men under 65 | $ 1,997,000,000 | 17.9% |
| Unattached Women under 65 | $ 1,989,000,000 | 17.8% |
| Unattached Women 65 and Older | $ 820,000,000 | 7.3% |
| Childless Couples under 65 | $ 779,000,000 | 7.0% |
| Couples 65 and Older | $ 178,000,000 | 1.6% |
| Unattached Men 65 and Older | $ 177,000,000 | 1.6% |
| Others | $ 884,000,000 | 7.9% |
| Total Poverty Gap | $ 11,167,000,000 | 100.0% |

Using the average depth of poverty in dollars for different family types and the number of families or unattached individuals in each group, it is possible to calculate Canada's total "poverty gap," or the amount of additional income that would be required to bring all Canadians above the poverty line in any given year.

The poverty gap in 1990 was nearly $11.2 billion, as shown in Table 9 on the previous page. Four family types accounted for about three-quarters of the gap: couples under 65 with children under 18; single-parent mothers under 65 with children under 18; unattached men under 65; and unattached women under 65.

The poverty gap rose and fell during the 'eighties in much the same way that poverty rates rose and fell, as shown in Graph X. All the dollar figures have been expressed in constant 1990 dollars to show the trends with the effects of inflation removed. The gap was $10.9 billion in 1980, it rose to $13.2 billion in 1983 in the wake of the recession, and it fell for most of the rest of the decade. With the recession in 1990, the gap was up noticeably once again.




Graph X

In addition to information on the depth of poverty, Statistics Canada also has information on "near poverty" or families and unattached individuals who are just above poverty line. In 1990, there were 1.1 million unattached individuals with incomes below the poverty line and another 385,000 with incomes between the poverty line and 125 percent of the line. There were 874,000 poor families and another 513,000 families with incomes between 100 and 125 percent of the poverty line.

With sizable numbers of Canadians living either just below or just above the poverty line, the poverty statistics could change dramatically with major changes in the economy or major changes in government policy. A sharp rise in unemployment could drive hundreds of thousands of people into poverty. On the other hand, major improvements in unemployment insurance or public pension programs could lead to a significant decline in poverty.

To get an idea of the possibilities, the National Council of Welfare recalculated the 1990 poverty rates for unattached individuals and families based on hypothetical best-case and worst-case scenarios.

In the best-case scenario, we assumed that all poor people with incomes between 75 and 100 percent of the poverty line got increases in income large enough to put them over the poverty line. The number of poor unattached individuals would have fallen from 1.1 million to 624,000 under this scenario, and the number of poor families would have dropped from 874,000 to 497,000.

The worst-case scenario assumes that all people with incomes between 100 and 125 percent of the poverty line suddenly lost enough income to fall into poverty. The number of poor unattached people would have climbed from 1.1 million to 1.5 million, and the number of poor families would have gone from 874,000 to nearly 1.4 million.

Neither of these scenarios is likely to occur within the population as a whole, but there are thousands of people living near the poverty line who move in or out of poverty every year. Large numbers of seniors, for example, have incomes very close to the poverty line, and even a modest improvement in government programs for seniors could make a significant difference in the poverty rates.

## INCOMES OF POOR CANADIANS AND THEIR SOURCES OF INCOME

One measure of the financial plight of poor people is how far they live below the poverty line. Another is how their incomes compare to average incomes. Table 10 gives the average income of poor Canadians by family type in 1990, the average income of all Canadians by family type, and the relationship between the two. For example, unattached men under 65 who were poor had an average total income of $7,585 in 1990. The average income of all unattached men under 65, both poor and non-poor, was $27,160. The income of the poor amounted to 28 percent of the income of all unattached men on average.

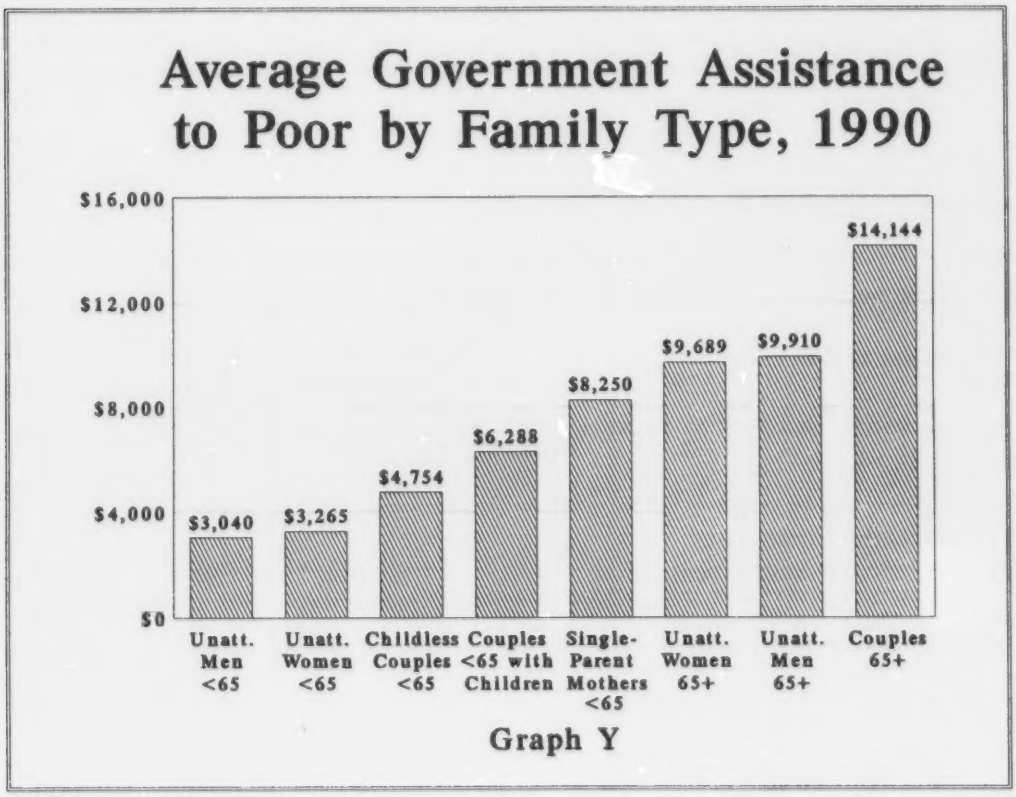
**TABLE 10**

**INCOMES OF THE POOR COMPARED TO AVERAGE INCOMES, 1990**

| Family Type | Average Income of Poor | Average Income of All | Income of Poor as Percentage of All |
|---|---|---|---|
| Unattached Men under 65 | $ 7,585 | $ 27,160 | 28% |
| Unattached Women under 65 | $ 7,700 | $ 22,292 | 35% |
| Childless Couples under 65 | $ 9,968 | $ 50,549 | 20% |
| Unattached Women 65 and Older | $ 10,734 | $ 16,565 | 65% |
| Unattached Men 65 and Older | $ 10,773 | $ 19,781 | 54% |
| Single-Parent Mothers under 65 with Children under 18 | $ 12,731 | $ 21,976 | 58% |
| Couples 65 and Older | $ 15,230 | $ 34,794 | 44% |
| Couples under 65 with Children under 18 | $ 17,240 | $ 57,249 | 30% |

Obviously, many poor Canadians rely on government programs of one kind or another to help make ends meet. In some cases, the amounts provided by governments are surprisingly modest, and the amounts provided by earnings and non-government sources of income are substantial. In other cases, especially in the case of poor seniors, governments provide a very large portion of total income.

Graph Y shows the average amount of government assistance given to poor families and unattached individuals in 1990, with the smallest amounts at the left of the graph and the largest amounts at the right. Unattached men and women under age 65 got the least amount of help from government and seniors got the most.




Graph Y

Overall, government programs in 1990 provided 40 percent of total income on average for poor unattached men under 65; 42 percent for poor unattached women under 65; 48 percent

for poor childless couples under 65; 36 percent for poor couples under 65 with children; and 65 percent for single-parent mothers under 65 with children. They provided 90 percent of total income to poor unattached women 65 and older; 92 percent to poor unattached men 65 and older; and 93 percent to poor senior couples.

We now turn to specific sources of income for poor people - first poor seniors and then poor families and unattached individuals under 65. For each category, there are two columns. The first column indicates the percentage of poor families or individuals with income from a particular source. The second column gives the average amount for recipients only. Poor people who did not receive a particular type of income were not included in calculating average payments.

**TABLE 11**

**SOURCES OF INCOME FOR POOR SENIORS, 1990**

| Source of Income | Poor Couples 65 and Older | | Poor Unattached 65 and Older | |
|---|---|---|---|---|
| | Percent Receiving | Average Amount to Recipient | Percent Receiving | Average Amount to Recipient |
| Old Age Security Pension and Guaranteed Income Supplement | 97% | $ 10,482 | 99% | $ 7,480 |
| Canada and Quebec Pension Plans | 74% | $ 3,614 | 57% | $ 2,902 |
| Investment Income | samples too small | | 39% | $ 1,486 |
| Welfare | | | 29% | $ 728 |
| Occupational Pension Plans | | | 16% | $ 2,125 |
| Income from All Sources | 100% | $ 15,230 | 100% | $ 10,741 |

Almost all poor seniors got a sizable portion of their total incomes from the federal government's old age security pension and guaranteed income supplement. The reason the percentages are less than 100 percent is probably because some poor seniors were recent immigrants to Canada who did not meet the residence requirements for the two programs. The maximum payment from the old age security pension and guaranteed income supplement to senior couples in 1990 was $14,717, and the maximum payment for an unattached senior was $9,077.

The second most important source of income, claimed by 74 percent of poor senior couples and 57 percent of poor unattached seniors, was benefits from the Canada Pension Plan or Quebec Pension Plan. The maximum retirement benefit under the two plans was $6,925 in 1990, and the maximum survivor pension for a person 65 and older was $4,355. The maximums relate to career earnings above the average wage. People who had lower earnings during their careers get lower benefits.

Well under half of poor elderly unattached individuals had income from investments, and the average amounts received were modest. A surprising portion of unattached seniors had to rely on welfare to make ends meet, but the payments were relatively small on average. Finally, 16 percent of poor unattached seniors had modest income from occupational pension plans.

The percentage of poor senior couples receiving income from investments, welfare and occupational pension plans is not known for sure, because the sample sizes in the survey were too small to be reliable.

A different picture emerges when we look at sources of income for poor people under 65. Earned income is often the major source of income, although welfare and unemployment insurance benefits are also important. Details are provided in Table 12 on the next page.

## TABLE 12

## SOURCES OF INCOME FOR POOR FAMILIES AND INDIVIDUALS UNDER 65, 1990

| Source of Income | Unattached Men | | Unattached Women | | Childless Couples | | Couples with Children | | Single-Parent Mothers | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Percent Receiving | Average Amount to Recipient | Percent Receiving | Average Amount to Recipient | Percent Receiving | Average Amount to Recipient | Percent Receiving | Average Amount to Recipient | Percent Receiving | Average Amount to Recipient |
| Earnings | 70% | $ 6,012 | 65% | $ 6,096 | 61% | $ 6,405 | 89% | $ 11,563 | 55% | $ 6,750 |
| Welfare | 34% | $ 4,871 | 33% | $ 5,552 | 31% | $ 6,704 | 23% | $ 6,598 | 63% | $ 7,958 |
| Unemployment Insurance | 16% | $ 3,221 | 12% | $ 3,206 | 15% | $ 3,639 | 33% | $ 4,578 | 16% | $ 3,140 |
| Investment Income | 13% | $ 1,320 | 16% | $ 1,452 | 30% | $ 1,976 | 30% | $ 1,356 | 8% | $ 1,667 |
| Family Allowances | -- | -- | -- | -- | -- | -- | 94% | $ 944 | 98% | $ 735 |
| Child Tax Credit | -- | -- | -- | -- | -- | -- | 93% | $ 1,333 | 99% | $ 1,050 |
| Other* | -- | -- | 10% | $ 3,795 | 20% | $ 5,267 | -- | -- | 16% | $ 3,570 |
| Income from All Sources | 100% | $ 7,585 | 100% | $ 7,700 | 100% | $ 9,968 | 100% | $ 17,240 | 100% | $ 12,731 |

* The category "other" actually means Canada or Quebec Pension Plan benefits in the case of unattached women and childless couples under 65. The source was not specified in the case of single-parent mothers, but much of the money could be for child support.

Earnings were the single most important source of income in 1990 for four of the five family types listed in the table, and they were the second most important source of income for poor single-parent families led by women. Earnings were reported by 70 percent of poor unattached men under 65; 65 per cent of poor unattached women under 65; 61 percent of poor childless couples under 65; 89 percent of poor couples under 65 with children under 18; and 55 percent of poor single-parent mothers under 65 with children under 18. Many of these people earned enough to pay income taxes.

The average amounts received in earnings were noteworthy, but modest, in all cases. The average of $6,750 earned by poor single-parent mothers, for example, was equivalent to 34 weeks of full-time work at a rate of $5 an hour or 17 weeks of full-time work at $10 an hour.

A sizable portion of each of the five family types received fairly large amounts of welfare during 1990. Welfare payments were reported by 34 percent of the poor unattached men under 65; 33 percent of the poor unattached women under 65; 31 percent of the poor childless couples under 65; 23 percent of the poor couples under 65 with children under 18; and 63 percent of the poor single-parent mothers under 65 with children under 18.

Judging by the average amounts received, many of the poor unattached men and women and the poor single-parent families were on welfare much of the year. Poor couples, with or without children, seem to have spent less time on welfare on average. As the National Council of Welfare reported in Welfare Incomes 1990, unattached people could have received provincial welfare and related benefits ranging between $2,904 and $7,245 a year, single parents with one child between $9,006 and $13,253, and couples with two children $8,500 to $14,944.[5]

Unemployment insurance payments were reported by 16 percent of the poor unattached men under 65; 12 percent of the poor unattached women under 65; 15 percent of the poor childless couples under 65; 33 percent of the poor couples under 65 with children under 18; and 16 percent of the poor single-parent mothers under 65 with children under 18. As in the case of earnings, the average amounts received suggest that poor families or unattached people were on UI for fairly long periods of time - in the order of 25 to 30 weeks for four of the family types in the table and 40 weeks for the poor couples with children. Unemployment insurance paid recipients 60 percent of their normal wages to a maximum benefit of $384 a week in 1990.

A relatively small percentage of poor families and unattached individuals under 65 had income from investments.

Federal family allowances and child tax credits were received by most of the poor families with children under 18. For some reason, the percentage receiving these benefits was less than 100 percent. Family allowances in most parts of Canada amounted to $400 for each child under 18 in 1990.[6] The maximum child tax credit was $778 in the case of a child under age seven and $575 for each child seven through 17.

The category "other" refers to Canada and Quebec Pension Plan benefits in the case of poor unattached women and poor childless couples under 65. Presumably, many of the unattached women were widows who received survivor pensions from one of the plans. In the case of the childless couples, the size of the average amounts suggests they were disability benefits or retirement benefits paid under the early retirement provisions of the plans.

"Other" in the case of poor single-parent mothers is not known, but it may be mostly child support payments. Only 16 percent - or about one of every six poor single-parent families led by women - received income in the "other" category in 1990.

## A CLOSER LOOK AT GROUPS OF SPECIAL INTEREST

In this chapter, we take a closer look at four groups that have attracted special interest over the years: the "working poor," children, women and seniors. The working poor are the subject of a current research project by the National Council of Welfare. Children were featured in a 1990 brief entitled Fighting Child Poverty that was prepared for the Parliamentary subcommittee on child poverty and also in a recent report The 1992 Budget and Child Benefits. The Council's most recent work on women was Women and Poverty Revisited in 1990. The financial problems of seniors were the focus of a 1989 report entitled A Pension Primer and a 1990 report Pension Reform.

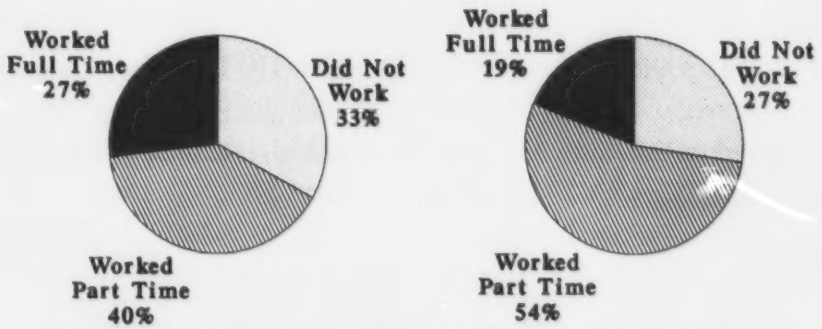
### The Working Poor

The term "working poor" refers to poor people who are normally in the paid labour force, but there is no precise definition that is accepted by all researchers. Some researchers reserve the term for poor people who have full-time jobs for virtually the entire year. Others include poor people who have strong ties to the labour market regardless of the number of weeks worked or the normal hours of work each week.[7]

Graph Z on the next page gives a breakdown of poor family heads and unattached individuals who worked full time or part time or did not work at all for wages during 1990. For the purposes of this graph, Statistics Canada excluded family heads and individuals 65 and older, as well as younger people who reported that they were permanently unable to work. Full time means the person worked between 49 and 52 weeks during the year and the normal work week was 30 hours or more. Part time means the person worked less than 49 weeks a year or less than 30 hours a week.

Overall, 27 percent of poor family heads under 65 and 19 percent of poor unattached individuals under 65 worked full time in 1990, and many more worked part time. Only 33 percent of poor family heads and 27 percent of poor unattached individuals did not work at all.

## Work Activity by Family Heads and Unattached People, 1990




**Poor Family Heads Under 65**

**Poor Unattached Under 65**

**Graph Z**

Another way to define working poor is families and unattached individuals living below the poverty line who get at least half of their total income from employment earnings. This definition puts aside the distinction between full-time and part-time work and focuses on poor people who spend a substantial part of the year in paid jobs.

Table 13 on the next page shows the working poor by family type using this second definition. As in the previous graph, the table excludes people 65 and older and people permanently unable to work.

More than half of the poor unattached men and women and poor couples had earnings that accounted for 50 percent or more of their total income in 1990. The poor families led by single-parent mothers were the exception to the rule, with only 28 percent claiming earnings as 50 percent or more of total family income.

**TABLE 13**

**POOR FAMILIES AND UNATTACHED INDIVIDUALS UNDER 65**
**WITH EARNINGS OF 50 PERCENT OR MORE OF TOTAL INCOME, 1990**

| | Unattached Men | Unattached Women | Childless Couples | Couples with Children | Single-Parent Mothers |
|---|---|---|---|---|---|
| Total Number of Poor Families or Unattached People | 314,000 | 333,000 | 105,000 | 271,000 | 251,000 |
| Number with Earnings of 50 Percent or More of Total Income | 192,000 | 175,000 | 60,000 | 181,000 | 71,000 |
| Percentage with Earnings of 50 Percent or More of Total Income | 61% | 53% | 57% | 67% | 28% |
| Average Annual Earnings | $ 7,062 | $ 7,266 | $ 7,160 | $ 14,324 | $ 10,360 |
| Average Total Income | $ 8,044 | $ 8,122 | $ 9,020 | $ 18,632 | $ 13,908 |
| Earnings as a Percentage of Total Income | 88% | 89% | 79% | 77% | 74% |

The size of average earnings is also significant. Poor unattached men under 65 whose major source of income was earnings earned an average of $7,062 in 1990. That is equivalent to a full-time minimum-wage job at $5 an hour for 35 weeks or nearly 18 full weeks of work at $10 an hour. The average amount earned by unattached women was slightly higher.

Poor couples without children who reported earnings of at least 50 percent of total income had average earnings of $7,160 in 1990. For poor couples with children under 18 and earnings of 50 percent or more of total income, average annual earnings were $14,324. Poor single-parent mothers with children under 18 were in the paid labour force much less often than poor couples. However, those who claimed earnings of 50 percent or more of total income earned $10,360 on average.

## Children

Child poverty rates are a reflection of parental poverty rates and tend to rise or fall as economic conditions deteriorate or improve. The most striking difference year after year is the huge gulf between the poverty rate for children in two-parent families and the rate for children of single-parent mothers. There are also important differences from province to province.

Table 14 on the next page gives the 1990 poverty rates and number of children living in poverty by family type and province. The category "all poor children" includes a small number of children who do not fall into either of the two family types listed. The national total of 1,105,000 poor children, for example, includes 73,000 poor children under 18 living in less common family circumstances. Some of them lived with single-parent fathers or relatives other than their parents.

In 1990, 16.9 percent of all Canadian children under 18 were poor. The lowest provincial child poverty rate was 13.7 percent in Prince Edward Island, and the highest was 22 percent in Manitoba. The national poverty rate for poor children in two-parent families was 10.6 percent, and provincial rates went from a low of eight percent in Nova Scotia to a high of 16.3 percent in Manitoba. The poverty rates for children of single-parent mothers were abysmally high. The national rate was 64.1 percent, and the range was from 55.2 percent in Prince Edward Island to 75.3 percent in Manitoba and 75.6 percent in Newfoundland.

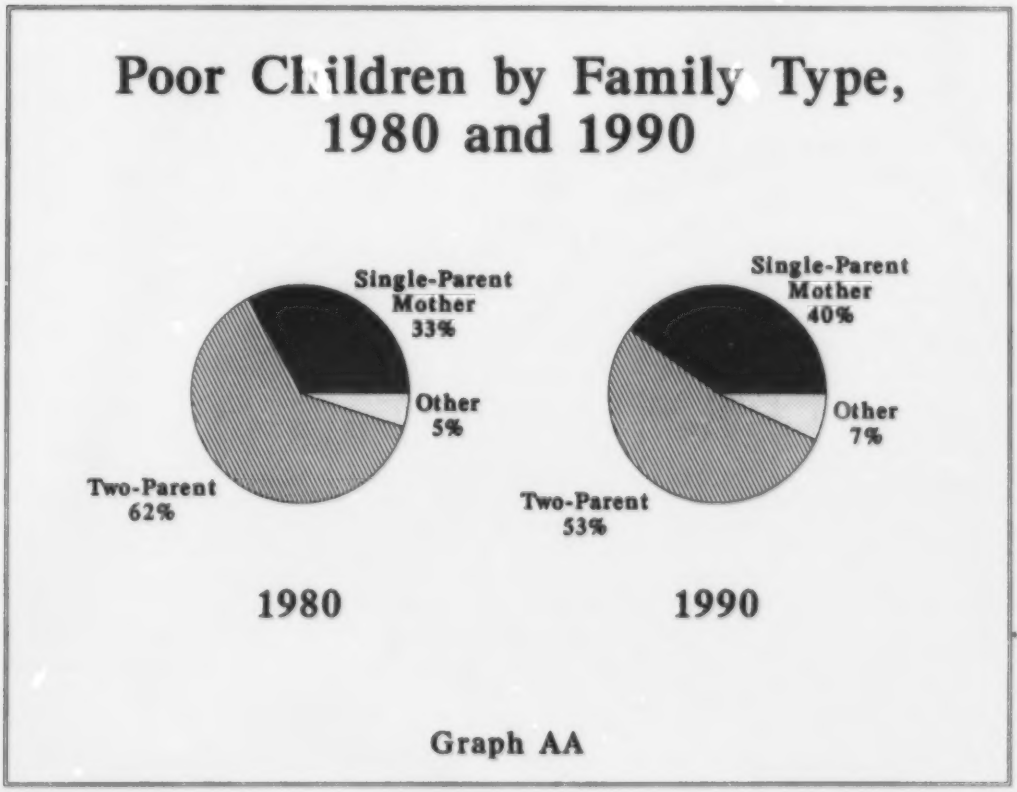
**TABLE 14**

**CHILDREN UNDER 18 LIVING IN POVERTY IN 1990, BY PROVINCE**

| | All Poor Children | | Poor Children of Two-Parent Families | | Poor Children of Single Parents Mothers | |
|---|---|---|---|---|---|---|
| | Poverty Rate | Number of Children | Poverty Rate | Number of Children | Poverty Rate | Number of Children |
| Newfoundland | 19.6% | 32,000 | 14.9% | 21,000 | 75.6% | 9,000 |
| Prince Edward Island | 13.7% | 5,000 | 8.4% | 3,000 | 55.2% | 2,000 |
| Nova Scotia | 16.5% | 35,000 | 8.0% | 14,000 | 63.5% | 18,000 |
| New Brunswick | 17.1% | 31,000 | 9.3% | 14,000 | 69.4% | 14,000 |
| Quebec | 18.1% | 292,000 | 12.5% | 174,000 | 61.0% | 104,000 |
| Ontario | 14.7% | 346,000 | 8.2% | 163,000 | 64.1% | 157,000 |
| Manitoba | 22.0% | 58,000 | 16.3% | 38,000 | 75.3% | 18,000 |
| Saskatchewan | 20.4% | 55,000 | 15.3% | 36,000 | 63.3% | 14,000 |
| Alberta | 18.3% | 124,000 | 10.9% | 63,000 | 66.2% | 54,000 |
| British Columbia | 16.9% | 128,000 | 10.1% | 64,000 | 63.5% | 52,000 |
| Canada | 16.9% | 1,105,000 | 10.6% | 591,000 | 64.1% | 441,000 |

One of the long-standing myths about child poverty is that most poor children live in single-parent households. Table 14 shows that this is not the case for Canada as a whole. In 1990, 591,000 poor children lived in two-parent families, while 441,000 poor children lived in single-parent families headed by women. The two provinces that proved to be exceptions to the norm were Nova Scotia and New Brunswick. Poor children living with single-parent mothers outnumbered poor children in two-parent families 18,000 to 14,000 in Nova Scotia. The number of poor children in the two categories in New Brunswick was the same, 14,000 in each.

Nonetheless, the proportion of poor children living with single-parent mothers grew substantially during the 'eighties. As Graph AA shows, 33 percent of all poor children in 1980 lived in families headed by single-parent mothers, and most of the rest lived in two-parent families. By 1990, the percentage of poor children with single-parent mothers was up to 40 percent and the percentage living with both parents was down to 53 percent.




Graph AA

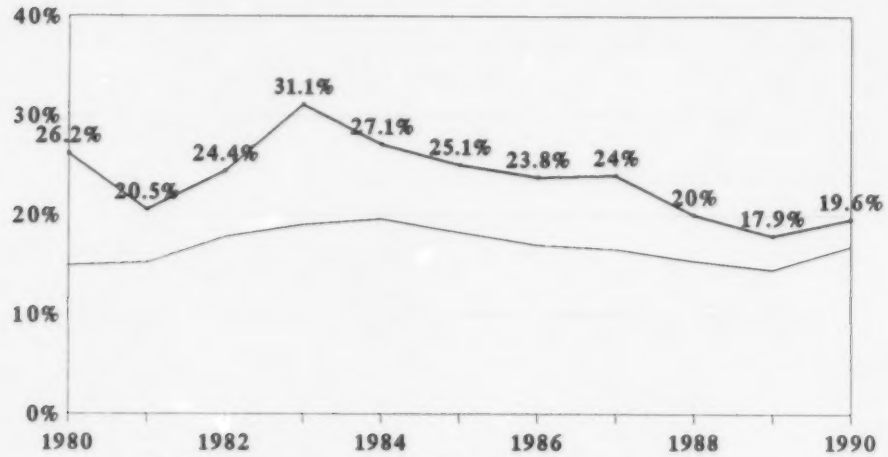
Provincial trends in child poverty during the 'eighties are shown in the graphs on the following five pages. Each graph gives overall child poverty rates from 1980 through 1990. For purposes of comparison, each graph also contains a line without percentages that traces the national child poverty rate.

Prince Edward Island and Ontario had child poverty rates that were below average for all or most of the decade. Rates in Nova Scotia and British Columbia were about average.

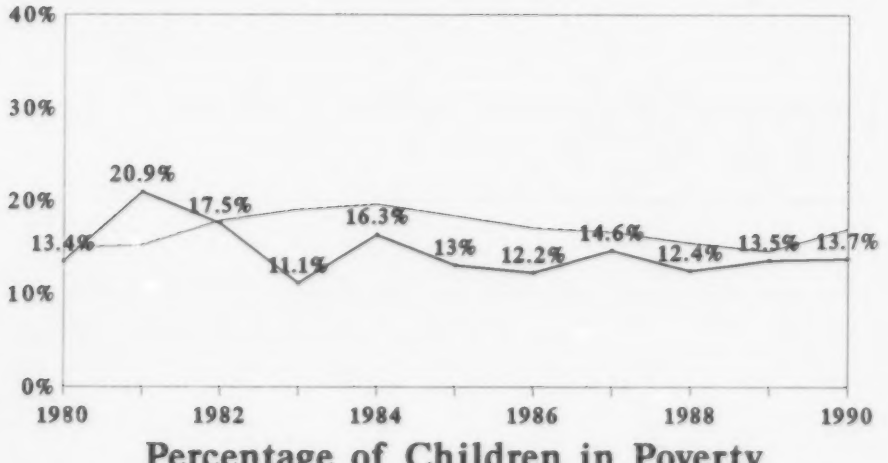
Newfoundland, Quebec, Manitoba and Saskatchewan were generally higher than average. Rates in Alberta rose to higher than average by the end of the decade, while rates in New Brunswick fell to near average.

A significant rise in child poverty, for reasons unknown, occurred in the four western provinces between 1980 and 1990. Equally discouraging is the fact that child poverty rates in recent years were above average in Quebec, Manitoba and Saskatchewan. All three provinces have special programs of their own to assist low-income families with children.[8]

# Child Poverty in Newfoundland

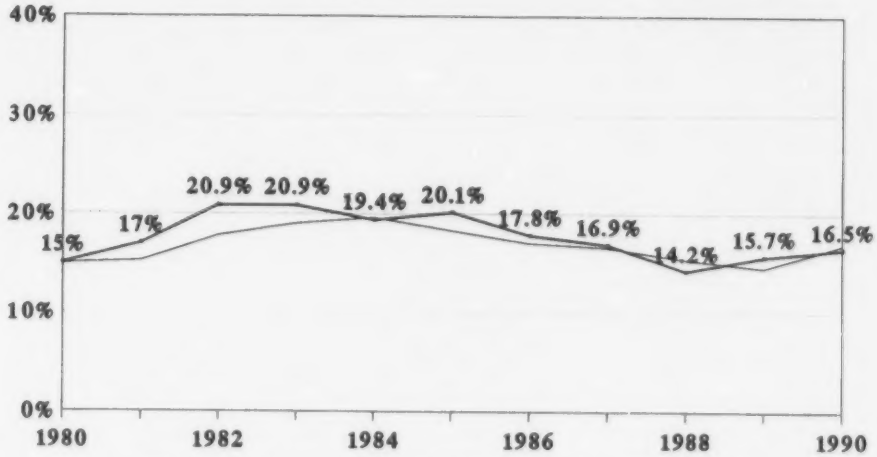



# Child Poverty in Prince Edward Island

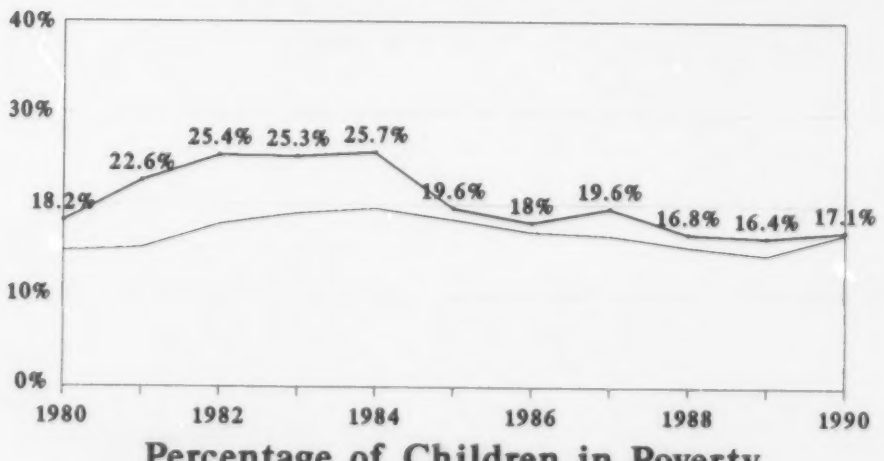



Graph AB

# Child Poverty in Nova Scotia

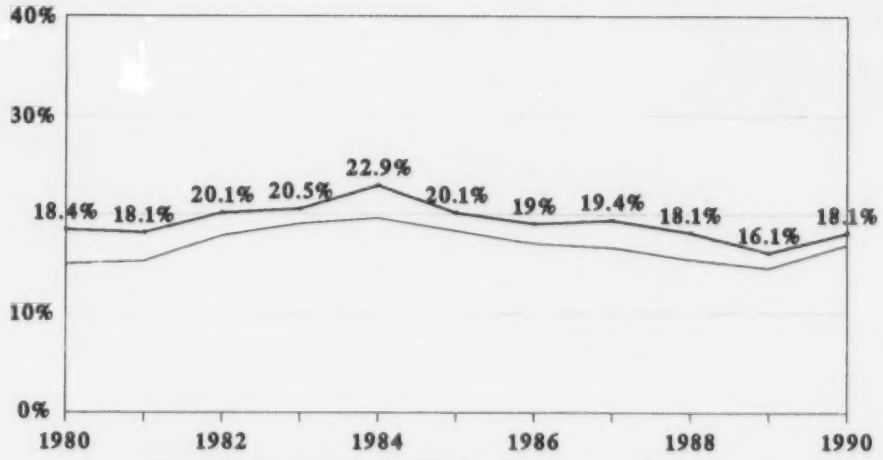



# Child Poverty in New Brunswick

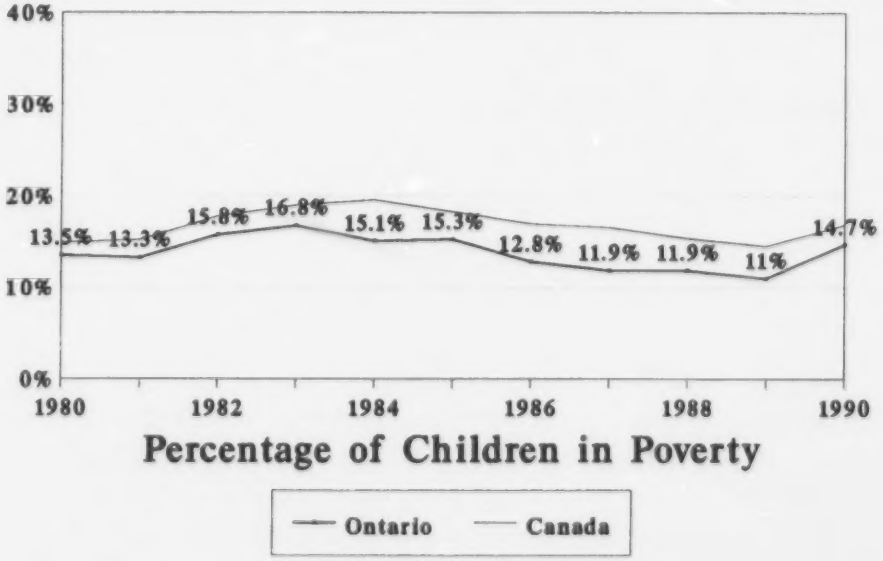



Graph AC

# Child Poverty in Quebec

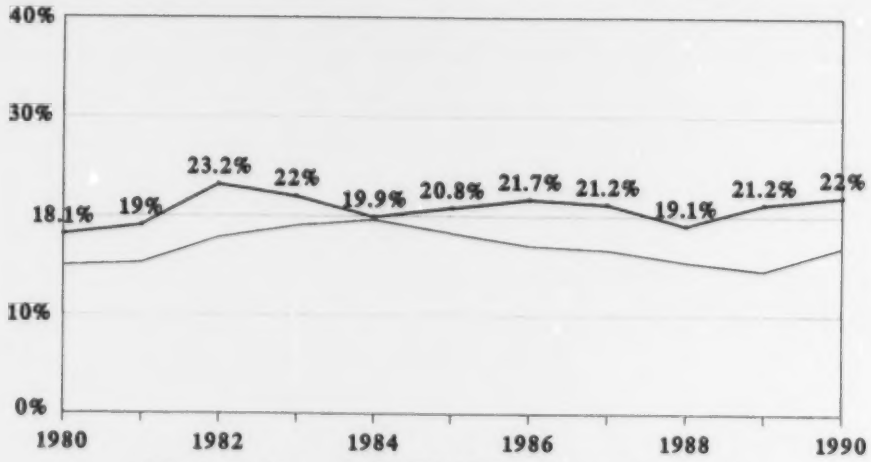



# Child Poverty in Ontario

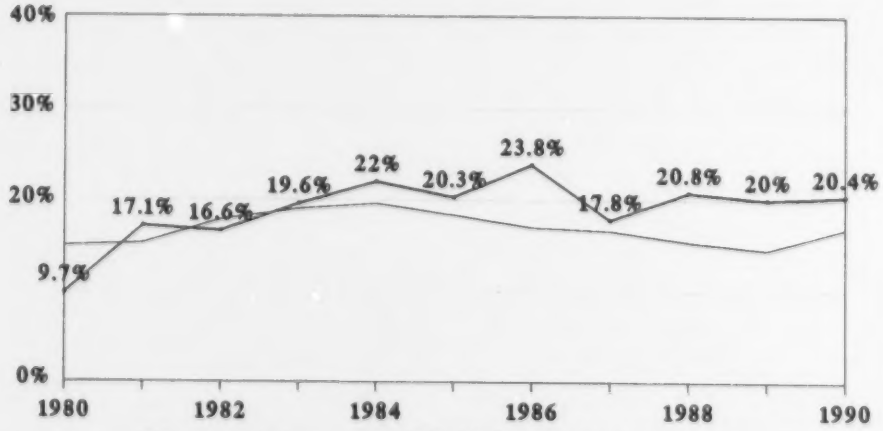



Graph AD

# Child Poverty in Manitoba

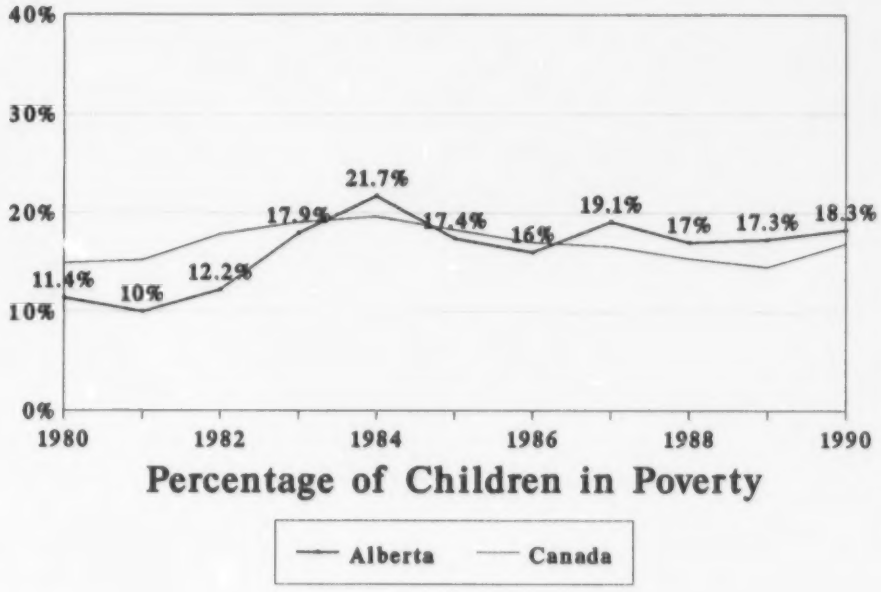



# Child Poverty in Saskatchewan

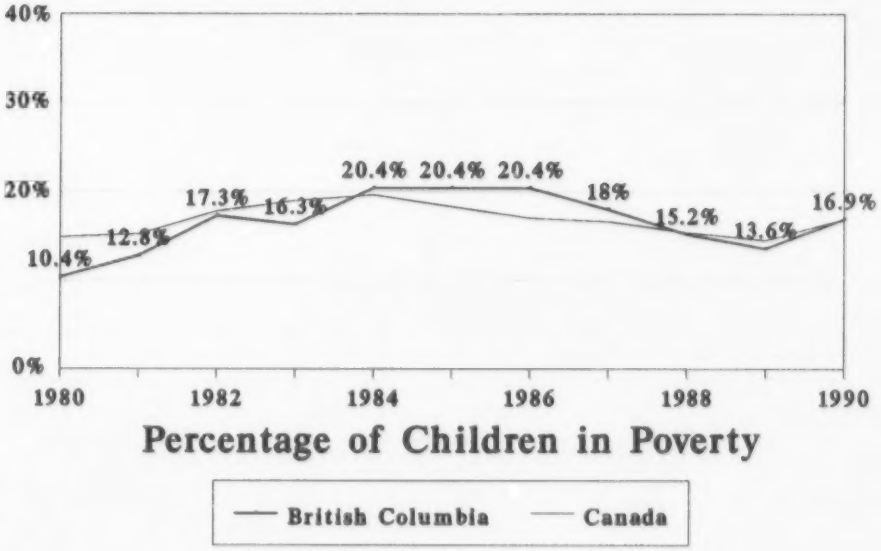



**Graph AE**

# Child Poverty in Alberta




# Child Poverty in British Columbia




Graph AF

## Seniors

Poverty rates for seniors have fallen more or less consistently in every province, in line with the national trend described earlier in this report, and the size of some of the reductions is almost breaktaking. However, major differences remain in the extent of poverty among seniors in different provinces.

Table 15 gives the poverty rates for senior men and women in each province in 1980 and 1990 and the percentage decline over the decade. In every province except Saskatchewan, the rate for men dropped faster than the rate for women.

**TABLE 15**

**POVERTY RATES FOR MEN AND WOMEN 65 AND OLDER BY PROVINCE**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | 1980 | 1990 | Percent Change | 1980 | 1990 | Percent Change |
| Newfoundland | 27.6 | 10.9 | -61% | 36.9 | 20.6 | -44% |
| Prince Edward Island | 33.7 | 9.1 | -73% | 52.7 | 21.6 | -59% |
| Nova Scotia | 22.8 | 7.9 | -65% | 31.5 | 16.8 | -47% |
| New Brunswick | 22.1 | 9.2 | -58% | 34.2 | 17.5 | -49% |
| Quebec | 33.7 | 19.1 | -43% | 46.2 | 35.6 | -23% |
| Ontario | 24.0 | 10.1 | -58% | 34.3 | 20.1 | -41% |
| Manitoba | 23.8 | 9.3 | -61% | 41.2 | 27.6 | -33% |
| Saskatchewan | 28.1 | 7.7 | -73% | 49.0 | 12.0 | -76% |
| Alberta | 25.2 | 14.4 | -43% | 38.8 | 23.1 | -40% |
| British Columbia | 29.6 | 14.6 | -51% | 32.7 | 20.6 | -37% |
| Canada | 27.3 | 12.9 | -53% | 38.4 | 24.0 | -38% |

In 1990, Saskatchewan had the lowest poverty rates for seniors and Quebec had the highest. The rate for elderly men ranged from 7.7 percent in Saskatchewan to 19.1 percent in Quebec, and the range for elderly women went from 12 percent in Saskatchewan to 35.6 percent in Quebec.

One possible explanation for Quebec's high rates is the lack of any provincial income supplement for low-income seniors. Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia all have supplements, and some of the amounts provided are substantial. On the other hand, poverty rates for seniors are relatively low in three other provinces with no supplements: Newfoundland, Prince Edward Island and New Brunswick.

## Women

Women face a significantly higher risk of poverty overall than men, but most of the differences between the sexes can be explained by the high poverty rates of three family types: unattached women under 65, unattached women 65 and older, and single-parent mothers under 65 with children under 18.[9]

As we noted at the beginning of this report, the 1990 poverty rate for unattached women under 65 was 34.1 percent, compared to 27.2 percent for unattached men under 65. For unattached seniors, the poverty rates were 47.1 percent for women and 33.6 percent for men. Single-parent families led by women had a poverty rate of 60.6 percent in 1990, a rate many times higher than the rates for married couples.

Table 16 shows the regional variations in poverty rates for these three high-risk groups in 1990. Because of small sample sizes, reliable information was not available for smaller provinces individually. Even in British Columbia, the samples were too small to use.

Among unattached women under 65, Ontario had the lowest poverty rate in 1990 and Quebec the highest. Among unattached elderly women, poverty rates in the Atlantic region, Ontario and the Prairies were more or less the same and well below the national average, while the rate in Quebec was well above average. The range of poverty rates for families led by single-parent mothers under 65 was small, but the rates in all regions were terrible.

**TABLE 16**

**POVERTY RATES FOR WOMEN IN HIGH-RISK GROUPS, 1990**

| Region | Unattached Women Under 65 | Unattached Women 65 and Older | Single-Parent Mothers Under 65 |
|---|---|---|---|
| Atlantic | 34.7% | 39.4% | 64.1% |
| Quebec | 39.1% | 68.9% | 59.0% |
| Ontario | 29.3% | 40.2% | 60.7% |
| Prairies | 36.0% | 39.4% | 64.5% |
| British Columbia | samples too small | | |
| Canada | 34.1% | 47.1% | 60.6% |

Aside from these three high-risk groups, there were no significant differences in the poverty rates for adult women and men. The vast majority of families are husband-wife families, and the poverty rates for women and men are identical in all these cases.

In the case of younger husband-wife families, one fact that deserves special mention is the role married women play in keeping their families out of poverty through their earnings. Although women earn less on average than men and face a number of barriers to equal participation in the paid labour force, their contribution is essential in keeping family poverty rates low.

To get a better idea of the importance of the earnings of married women, we asked Statistics Canada to take its 1990 income data on husband-wife families under age 65, subtract the earnings of the wives, and calculate hypothetical poverty rates for families with the wives' earnings removed. The results appear in Table 17.

The actual 1990 poverty rate for all husband-wife families under age 65 was 8.3 percent, and a total of 432,000 families were living in poverty. With the earnings of wives removed and

everything else remaining the same, the poverty rate would have jumped to 17.3 percent, and the number of families living in poverty would have more than doubled to 897,000.

**TABLE 17**

**POVERTY RATES FOR FAMILIES WITH TWO SPOUSES UNDER AGE 65, WITH AND WITHOUT THE EARNINGS OF WIVES, 1990**

| | Percentage of Families Who Were Poor in 1990 | Percentage of Families Who Would Have Been Poor Without the Earnings of Wives |
|---|---|---|
| Newfoundland | 11.2% | 19.5% |
| Prince Edward Island | 7.0% | 17.0% |
| Nova Scotia | 7.6% | 16.3% |
| New Brunswick | 8.4% | 15.4% |
| Quebec | 10.4% | 19.9% |
| Ontario | 6.0% | 13.9% |
| Manitoba | 11.5% | 22.6% |
| Saskatchewan | 12.1% | 24.4% |
| Alberta | 8.4% | 18.8% |
| British Columbia | 8.3% | 16.9% |
| Canada | 8.3% | 17.3% |

The pattern was more or less the same across the country. If wives had stayed out of the paid labour force in 1990, poverty rates and the number of poor families would have been roughly twice as high in all provinces.

## SUMMARY AND CONCLUSION

From the vantage point of 1990, there was little real progress in the fight against poverty during the 'eighties. Poverty rates moved up and down, but most of them wound up at the end of the decade close to where they were at the beginning. The 1991 figures to be published late this year by Statistics Canada are almost certain to be higher overall than the 1990 figures because of the recent recession. The 1992 figures are unlikely to be much better.

There were no radical changes in the relative risks of poverty during the 'eighties. Groups of Canadians that had high poverty rates in 1980 still had high rates in 1990. Groups with low rates at the start of the decade had low rates at the end. Seniors were the only real exception, as poverty rates continued their long-term decline.

All Canadians face some risk of being poor, but the risks are relatively low for couples and two-parent families. The risks are relatively high for people living outside families, very high for older unattached women, and incredibly high for single-parent mothers and their children.

An estimated 3.8 million Canadians were poor in 1990, and many of them were living on incomes thousands of dollars below the poverty line. Incomes for poor single-parent mothers with children were more than $8,000 below the poverty line on average, and poor couples with children did not fare much better.

Government-sponsored programs, including public pension programs, accounted for most of the incomes of poor seniors in 1990. Among poor people under 65, wages and salaries were often the most important source of income.

Although the purpose of this report is to describe poverty rather than to prescribe cures, a few words about fighting poverty are in order.

Over the years, the National Council of Welfare has published reports containing dozens of recommendations for reducing poverty in Canada. Three general observations emerge from those reports:

* Poverty cannot be eradicated overnight. For any war on poverty to be truly effective, it must find long-term solutions to the chronic economic and social problems that lead to poverty in the first place.

* Because there are many causes of poverty, there have to be many solutions. There is no single solution and certainly no simple solution.

* Fighting poverty requires collective as well as individual efforts. The old adage about people pulling themselves up by their own bootstraps is not enough. Governments also have an important role to play.

The validity of these observations is apparent in efforts to reduce poverty among seniors. The fight began a generation ago during the 'sixties and has been a continuing success. Even after a quarter century, however, there is work that remains to be done.

A number of different programs provide income for seniors. There are federal government programs such as the old age security pension and guaranteed income supplement, employment-related programs such as the Canada and Quebec Pension Plans and occupational pension plans, and opportunities for personal savings such as registered retirement savings plans and individual savings and investment strategies.

In the final analysis, what really made the difference in poverty among seniors was the leadership of government. Without programs such as the guaranteed income supplement and the Canada and Quebec Pension Plans, poverty rates for seniors would have remained extraordinarily high.

The lessons of the last quarter century are encouraging and sobering at the same time. They suggest that the approaches used with success among seniors can be applied to other groups, such as children or single-parent families. They also remind us that it will take years of hard work and commitment to see new initiatives that are begun during the 'nineties bear full fruit.

## FOOTNOTES

1. Economic Council of Canada, The New Face of Poverty: Income Security Needs of Canadian Families (Ottawa: Canada Communication Group - Publishing, 1992).

2. The methodology used to set the 1978 base low income cut-offs was the same. However, the survey data estimated average expenditures on food, shelter and clothing at 38.5 percent of total income, so it was assumed that low-income people would spend 58.5 percent or more of their incomes on necessities.

3. The number of poor single-parent fathers under 65 with children under 18 is not publishable because of the small sample size. However, by comparing the statistics for all single-parent families and single-parent families led by women, we can deduce that there were roughly 18,000 poor single-parent families led by men under 65 in 1990 and the poverty rate was roughly 27 percent.

4. Detailed depth of poverty statistics were published by Statistics Canada in May 1992 in a monograph entitled LICO/LIM Income Deficiency/Surplus Tables 1980-1990.

5. The income ranges were taken from Table 5 of Welfare Incomes 1990. They are made up of provincial welfare and other provincial benefits. Federal family allowances, child tax credits and sales tax credits are not included.

6. Quebec and Alberta have the federal government pay different rates for family allowances. Payments in Alberta vary with the age of the child, and payments in Quebec vary with the age of the child and the number of children in a family.

7. For a very strict definition of the term, see Ross, David P., and E. Richard Shillington, The Canadian Fact Book on Poverty - 1989 (Ottawa/Montreal: The Canadian Council on Social Development, 1989), p. 57. For a very loose definition, see Gunderson, Morley, and Leon Muszynski with Jennifer Keck, Women and Labour Market Poverty (Ottawa: Canadian Advisory Council on the Status of Women, 1990), pp. 57-61.

8. In 1990, Quebec provided a provincial family allowance and another benefit called the Allowance for Young Children. Manitoba had a program called the Child-Related Income Support Program (CRISP) and Saskatchewan had the Family Income Plan. For details of these programs, see Health and Welfare Canada, Inventory of Income Security Programs in Canada, July 1990.

9. The term "feminization of poverty" that was used in the last Poverty Profile published by the National Council of Welfare is not used in this report. On further reflection, we dropped the term as imprecise and unhelpful. See Battle, Ken, Poverty Myths, Misconceptions and Half-Truths (Ottawa: Caledon Institute of Social Policy, 1991).

## APPENDIX

**STATISTICS CANADA'S LOW INCOME CUT-OFFS (1986 BASE) FOR 1991**

| Family Size | Community Size | | | | |
|---|---|---|---|---|---|
| | Cities of 500,000+ | 100,000-499,999 | 30,000-99,999 | Less than 30,000 | Rural Areas |
| 1 | $ 14,951 | $ 13,132 | $ 12,829 | $ 11,695 | $ 10,179 |
| 2 | 20,266 | 17,802 | 17,390 | 15,852 | 13,799 |
| 3 | 25,761 | 22,626 | 22,103 | 20,149 | 17,539 |
| 4 | 29,661 | 26,049 | 25,449 | 23,200 | 20,192 |
| 5 | 32,406 | 28,462 | 27,805 | 25,347 | 22,062 |
| 6 | 35,177 | 30,893 | 30,180 | 27,512 | 23,947 |
| 7+ | 37,833 | 33,230 | 32,463 | 29,593 | 25,757 |

**NATIONAL COUNCIL OF WELFARE ESTIMATES OF STATISTICS CANADA'S LOW INCOME CUT-OFFS (1986 BASE) FOR 1992**

| Family Size | Community Size | | | | |
|---|---|---|---|---|---|
| | Cities of 500,000+ | 100,000-499,999 | 30,000-99,999 | Less than 30,000 | Rural Areas |
| 1 | $ 15,280 | $ 13,421 | $ 13,111 | $ 11,952 | $ 10,403 |
| 2 | 20,712 | 18,194 | 17,773 | 16,201 | 14,103 |
| 3 | 26,328 | 23,124 | 22,589 | 20,592 | 17,925 |
| 4 | 30,314 | 26,622 | 26,009 | 23,710 | 20,636 |
| 5 | 33,119 | 29,088 | 28,417 | 25,905 | 22,547 |
| 6 | 35,951 | 31,573 | 30,844 | 28,117 | 24,474 |
| 7+ | 38,665 | 33,961 | 33,177 | 30,244 | 26,324 |

(The estimates are based on inflation of 2.2 percent as forecast in the 1992 budget speech.)

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Reports by the National Council of Welfare deal with a wide range of issues on poverty and social policy in Canada, including: income security programs, medicare, poverty lines and poverty statistics, the retirement income system, the aged, tax reform, the working poor, children in poverty, community economic development, women and poverty, employment policy, single-parent families, social services, nutrition, community organizing, child welfare, poor people's groups, legal aid/legal services, low-income consumers, poverty coverage in the press and welfare reform.

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